

THE SOCIAL REPRODUCTION OF SYSTEMIC RACIAL INEQUALITY

A Dissertation

by

JENNIFER CATHERINE MUELLER

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Chair of Committee,	Joe R. Feagin
Committee Members,	Sarah Gatson
	Joseph O. Jewell
	Albert Broussard
Head of Department,	Jane Sell

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## ABSTRACT

The racial wealth gap is a deeply inexorable indicator of inequality. Today the average family of color holds only six cents of wealth for every dollar owned by whites. What accounts for such stubborn inequality in an era lauded as racially progressive? Intergenerational family links suggest a major linchpin. In this dissertation I work toward a race critical theory of social reproduction, drawing on 156 family histories of intergenerational wealth transfer. These data were categorically coded for instances of wealth and capital acquisition and transfer, as well as qualitatively analyzed for thematic patterns using the *extended case method*. My analysis targets specific social mechanisms that differentially promote the transmission of wealth and other forms of capital (e.g., social networks, educational credentials) across racial groups over time.

I isolate racial patterns in the mobility trajectories of families through an original construct, *inheritance pathways* – instances involving the transfer and/or interconvertibility of wealth/capital between two or more generations. Among my sample, inheritance pathways were regularly traceable from ancestors living during legal slavery and segregation. My analysis reveals that the wealth and capital acquired by white families regularly works in interlocking, supportive ways to “pave” pathways of protected, intergenerational mobility over time. In contrast, though families of color evidence many efforts to build upwardly mobile pathways, they are frequently divested of their capital through both explicitly and subtly racist means. Moreover, the value of their capital is often diminished, making it less useful in launching and sustaining

mobility pathways. My analysis hones in on the recursive relationship between micro-level family actions and the racial state, which is regularly implicated in these processes.

I draw on these data to additionally expand the concept *racial capital* – a type of “currency” that intersects with other forms of capital for individuals, families and groups. Collectively, the inheritance pathways of families suggest that whiteness often intervenes to (1) “unlock” forms of capital for some individuals/families/groups; and, (2) enhance the value of other forms of capital. Ultimately I argue that inheritance pathways and racial capital serve as primary means for reproducing conditions and meanings that sustain systemic racism over time.

## DEDICATION

For my parents, Harry Arthur Mueller and Milburga Henrickson Mueller.

Though you are gone too soon, you are never far from my thoughts. I do not think that you (or I for that matter) would have predicted or imagined the path my life has taken. At times I contemplate what you would think of the journey my life has taken these past years, of this dissertation and the scholarship I will produce, and more broadly, of the woman I have become. Pride is an emotion tied to the earth and granted to the living. Nonetheless, I can only say that I hope you are proud of me. I have tried to live a life that honors your memory and the work and sacrifices you each made to build and support our family and each other; and one which puts into practice the core principles on which you based your lives – faith, integrity and love – in the many, unfolding ways that I come to understand the depth and meaning of these fundamental values in my own life. I pray I have succeeded.

## ACKNOWLEDGEMENTS

It is often customary that acknowledgements build-up to the personal – to the people involved in the most intimate networks of our lives. I am choosing to work a bit in reverse, to open with a declaration I first heard from my closest friend and fellow scholar/activist, Glenn Bracey: “We all go together.” Indeed, this is a logic often explicitly acknowledged and communicated within communities of color. I have long embraced the politics of this philosophy, but the depth of my understanding has certainly been crystallized in the process of writing this dissertation. The companion testimony to this logic – and one certainly born out through my own research produced here – is that none of us arrive at this point alone, and I am certainly no exception. It is my immense fortune in life to have been embraced within many diverse communities, and to have crossed-paths with many individuals who have helped shape my scholarship, and this research in particular. Collectively these experiences have developed my own unfolding consciousness, leading me to better understand the world we share, and indeed my own life. I have also been supported by many of these same people and more through these last years, during a research and writing process that has been immensely rewarding but also challenging.

Among my closest group of friends and colleagues, I want to acknowledge especially Glenn Bracey, along with Kristen Lavelle, Christopher Chambers, Wendy Leo Moore, Terah Venzant Chambers, Lorena Murga, Jennifer Guillén, Ruth Thompson-Miller, Nichelle Carpenter, Joyce Bell and Rosalind Chou. I am also deeply indebted to

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To Joe, specifically, I offer sincere gratitude for helping shape who I would become as a scholar/activist and for being so giving of your time, knowledge, resources and unfailing support. Joe often jokes that when I first met him during my campus visit to the University of Florida (our previous institution) I appeared to be interviewing him about whether I should join their sociology department. My own testimony is that within a few minutes of meeting with “Professor Feagin” I knew that I had to work with him, and that doing so would change my life. I knew what kind of scholar I wanted to become, and turned down acceptances to several highly ranked programs to work with Joe. I have been reassured of my choice countless times over the near decade of our collegial relationship.

I am grateful, as well, to the wonderful community of people in the Sociology Department at Texas A&M University, who have helped make for a tremendous graduate school experience. I want to especially thank our current department head, Jane Sell, for providing personal and departmental support through a number of hardships I experienced during my graduate tenure. There is no question you kept me from dire straits on more than one occasion, and helped ensure I would reach this culminating moment. I also cannot thank Christi Ramirez, Mary Pendleton and the broader Sociology Department staff enough for their assistance during my time at A&M.

I am grateful also to Texas A&M's Department of Sociology, Race and Ethnic Studies Institute, and College of Liberal Arts, for each awarding funds that enhanced my ability to complete this research. I am also quite indebted to my research assistant, Kristi Wolkenstein, who worked with me patiently to refine coding rules and diligently completed many hours of categorical data analysis. Thanks go, as well, to Tony Love for his assistance in assessing inter-rater coding reliability estimates for the categorical data analysis.

With deep humility I thank the students who agreed to share their family research project with me for this research. Although the work here is presented as my own, there is no question that the immense wealth of data collected for this project would have been prohibitive were it not for my students' efforts. I would be additionally remiss not to acknowledge that sometimes their analyses outshone alternates I might have developed, and I have made an effort to note when I have derived knowledge from my students' exemplary insights. Though confidentiality prohibits me from acknowledging them publicly, in full disclosure and in a true belief in critical pedagogy I want to recognize my students as absolute partners in the work produced here.

Much transpired in my life during the course of researching and writing this dissertation. This included the terminal cancer diagnosis and passing of my mother and my own diagnosis with cancer a year later. Throughout these terribly difficult trials I was deeply supported in so many ways by the people named above, but also by members of my biological family, particularly my siblings, Sharon Clarke, Steve Mueller, Paul Mueller and Mark Mueller. I say to you all, and especially my sister Sharon, that I would

not have made it through these trials without you. Thank you for your unwavering love and often very literal support through these most challenging times of my life.

I must testify that I believe the dissertation I have ended up producing here is infinitely better and more seasoned than the one with which I started, resulting not just from my growth as a scholar but also because of a personally transformative journey these trials sparked. Along the way I experienced what I can only describe as an epiphany: recognizing that my scholarly and personal self are not discrete pieces of who I am, but converge into a whole that is greater than the sum of these individual parts. In short, I believe my trials and the growth they inspired have ultimately made me a better scholar. I believe, too, that the critical thought inspired during my research process, unquestionably shaped by the above-named benefits I have received through my relationships with colleagues, family, friends and my community, developed my consciousness in a way I have found deeply enriching on a personal level. What a wonderful gift this convergence has been. I leave this leg of my journey *profoundly* grateful.



## NOMENCLATURE

S	Student
F	Father
M	Mother
FM	Father & Mother
GFM	Grandfather & Grandmother (can also be employed independently as GF or GM)
GGFM	Great-grandfather & Great-grandmother (can also be employed independently as GGF or GGM)
GGGFM	Great-great-grandfather & Great-great-grandmother (can also be employed independently as GGGF or GGGM; additional G's may also be added to indicate further generations when indicated or determinable)
>	A symbol indicating the transfer of wealth/capital between relations (as in "GFM > FM")
+	A symbol indicating the convergence of two forms of capital (can be read as "combines with," as in "material capital + racial capital")
→	A symbol indicating interconvertibility between forms of capital; (can be read as "yields," as in "material capital → cultural capital")

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CHAPTER I  
INTRODUCTION: WEALTH, INEQUALITY, AND THE  
GENEALOGICAL VOID OF RACE

Men make their own history, but they do not make it just as they please; they do not make it under circumstances chosen by themselves, but under circumstances directly encountered, given and transmitted from the past. (Marx 1994:15)

It would be difficult to overstate the contemporary interest in genealogy. As one of my student participants pronounced of her own great aunt's research efforts, the fascination with personal genealogy can border on "mildly obsessive." Would-be family historians have a bevy of means available to assist them today, from software and online tools like the highly-marketed "ancestry.com"; social media sites such as the popular Facebook group "Genealogy Tip of the Day;" and online blogs like Geneablog (<http://geneabloggers.com>), which features a roll call of over 3,000 other genealogy blogs. Of the literally hundreds of books on the topic, titles like "The Complete Idiot's Guide to Genealogy" (Rose and Ingalls 2012) and "Genealogy Online for Dummies" (Helm and Helm 2008), suggest even the less "intellectually gifted" among us can satisfy their popular curiosity.

In another telling example, NBC recently capitalized on the popularity of the ancestral quest in their aptly titled primetime series, *Who Do You Think You Are?* For three seasons, audiences walked alongside celebrities as they traced their captivating and often touching genealogical stories. As the title suggests, the age-old fascination with genealogy speaks to the deep social meanings we attach to our ancestry. We use stories

about family members past as a basis for grounding our own sense of self and the legacy from which we, as individuals and families, believe we derive (Daly 2007; Janesick 2010; Thompson 2000). Indeed, genealogy is often central to people's quest to answer one of the most enduring existential questions of all: who am I? (Zerubavel 2012).

Despite persistent genealogical fascination, certain questions of legacy are far less welcome. Among the countless ways we imagine family history shapes our contemporary lives, we are far less keen on entertaining questions of what we have inherited from our racial past – both collectively and personally. This is most certainly true for the majority of white Americans, who are unlikely to imagine, much less investigate meaningful “racial secrets” lurking in our family histories. Revealingly, in his seminal analysis of contemporary racial discourse, Bonilla-Silva (2010) identified two of the five most common storylines employed by whites in everyday conversations on racial matters invoke history: “my family didn’t own any slaves,” and the related “the past is the past.” Both raise the history of legally-sanctioned white supremacy, one explicitly, one implicitly; and yet both name that history only as a means for discursively severing its connection to contemporary racial disparities, racial discrimination and the alienated racist relations<sup>1</sup> that continue to characterize U.S. society.

At minimum, the attention to history and manner of its deployment in everyday white discourse bespeaks a tacit trepidation among whites about unearthing race-relevant linkages in our national, if not personal, records. To be sure, these are storylines of white

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<sup>1</sup> The concept of alienated racist relations derives from Feagin’s Systemic Racism Theory (SRT) (Feagin 2006, Feagin 2010, Feagin 2013). I revisit this concept in more detail in Chapter II.

innocence; at best, sincere fictions of the white self that reproduce at the individual level a larger societal “mythology” surrounding race and racism in the U.S. (Feagin, Vera, and Batur 2001). To the extent that they concede the presence of “evil,” “racist” and thus problematic individuals of past generations, whites regard them as socially and materially unconnected to their own. Contemporary whites’ understandings of themselves and of racial politics are framed in large part by these historically and structurally detached understandings. Most implicitly embrace a simple but largely unacknowledged and glaring paradox of modern life: a colorblind society that is totally unequal by color (Pounder et al. 2003). As one social scientist suggested (turning the social science dictum made famous by Gunnar Myrdal (1962) on its head), rather than inducing a moral crisis, racial inequality exists today as the “American non-dilemma” (DiTomaso 2013:2).<sup>2</sup>

General inattentiveness notwithstanding, modern racial disparities are everywhere apparent, and across all life chances. As one of my student participants rightly declared, “traveling through any major city in the United States one [can easily] notice the sharp contrast between white affluent neighborhoods and make-shift urban housing.” The racial wealth gap sits deep in such neighborhoods and is one of the most severe and inexorable indicators of inequality that exists. Nearly 50 years since the major civil rights victories of the twentieth century, current research suggests the wealth gap is not simply persistent, but worsening (Kochhar et al. 2011; Luhby 2012; Shapiro,

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<sup>2</sup> Indeed, Norton and Sommers (2011) found that many whites increasingly espouse a different moral dilemma; one that suggests that anti-white bias is now a bigger societal problem than anti-black bias, and racism a zero-sum game they are currently losing.



Meschede, and Sullivan 2010; Shapiro, Meschede, and Osoro 2013; Sykes 2008). The average family of color today holds only four to six cents of wealth for every dollar owned by white families, with black American families suffering the most severe gap (Kochhar et al. 2011). While this marker of inequality is concerning on its own, wealth is vitally linked to other life chances. Unlike income, wealth acts as a surplus resource that allows individuals and families to navigate economic crises with greater resilience; it also generates opportunities for upward mobility that would otherwise not exist (Chang 2010b; Conley 1999; Gittleman and Wolff 2004; Johnson 2006; Keister 2005; Oliver and Shapiro 2006; Shapiro 2005). As such, among other tragic outcomes, the racial wealth gap has severely impeded the ability of families of color, and black families in particular, to secure a basic level of economic security let alone achieve the hopes and promises captured within the “American Dream.”

What accounts for the stubborn persistence of such extreme racial inequality during an era popularly lauded as one of racial progress? Intergenerational family links suggest a major linchpin. In groundbreaking research, Shanks (2005) modeled the contemporary impact of one late-nineteenth century federal land grant program: The Homestead Act of 1862. This single act distributed 160 acres of land to 1.5 million Americans – almost exclusively white – creating immediate upward mobility for the families involved. While this asset-building policy could have eased the transition from slavery to freedom for blacks after the Civil War, most were systematically excluded. While this is significant in its own right, more striking is Shanks’s finding that as many as *46 million Americans today* can trace their ancestry to homesteaders – that is, close to

one quarter of the current U.S. population over the age of 25 have ancestors who were homesteaders. U.S. history is replete with many such racially institutionalized policies and everyday practices (Darity 2008; Feagin 2006; Feagin 2010; Katznelson 2005; Lipsitz 2006; Lui et al. 2006; Oliver and Shapiro 2006). This convergence has worked to build a collective tapestry of asset-building instruments regularly exclusive in access to whites, promoted and protected by the action of the state. As Shanks's (2005) research establishes, these are not simply matters of historical record. Though today most white Americans disavow links to the explicitly racist eras of slavery and legal segregation, Shanks's research strongly implies that the intergenerational dynamics of wealth transfer *concretely* link modern U.S. families of all races to these periods of formal oppression that extended over 85% of U.S. history, beginning in the colonial and territorial period of the early seventeenth century.

#### FILLING THE GENEALOGICAL VOID OF RACE

The failure to interrogate ancestral legacy through the lens of race has left us with a gaping “genealogical void” (Zerubavel 2012:6) about what has been inherited, quite literally, from this racial past; a void that has long characterized not just everyday discourse on racial matters but also much social science research. This dissertation works to fill that void – to flesh out the intergenerational social mechanisms that have worked to reproduce systemic racial inequality from one generation to the next and to specifically account for the historical record in that theorization. In particular, I work here toward a race critical theory of social reproduction, drawing most heavily on central aspects articulated specifically within Feagin's Systemic Racism Theory (Feagin 2006;

Feagin 2010; Feagin 2013).

*Toward a Race Critical Theory of Social Reproduction*

Among race critical theory, Systemic Racism Theory (SRT) is distinctively attentive to the long-standing social science concept *social reproduction*, which derives from Marxist theory. Broadly speaking, social reproduction refers to the perpetuation of social systems and the social order; how societies are maintained and reproduced. Within SRT, Feagin applies the concept to address specifically how racialized inequality is systemically reproduced over time. Feagin (2010) argues that “[f]or systemic racism to persist across many human generations, it must reproduce well and routinely the necessary socioeconomic conditions” (p. 18). Among other social mechanisms, central to this process are long-standing, recurrent patterns of *unjust impoverishment* and *unjust enrichment* (Feagin 2010). These patterns have been built, institutionalized and codified into law by white elites in the U.S., beginning with the theft of Native American land and African American labor during the foundational period. Embedded in these patterns are the many asset- and capital-generating instruments and protecting practices that have over time materially enriched most white Americans to some extent, at the undeserved suffering and expense of those marked as “racial others.”

Though this ongoing process of institutionalization does much to create, recreate, and maintain white advantage, processes of institutionalization are intimately tied to everyday life, through the micro-level actions of individuals within the networks of such institutions (Cunningham-Burley and Jamieson 2003; Feagin 2006; Schwalbe et al. 2000). Indeed, as Leonardo (2005) well states, “white domination is never settled once

and for all; . . . [i]t is not a relation of power secured by slavery, Jim Crow, or job discrimination alone." Rather, "it is constantly reestablished and reconstructed by whites from all walks of life" (p. 43). As such, while the resources and privileges whites enjoy may derive from white-control of social institutions, they are transferred most immediately in the local social contexts of family and other intimate networks (Feagin 2006). In the case of wealth, this transfer is often quite literal as families pass assets from one generation to the next through inheritances and other social mechanisms. These acts of everyday exchange – transfers of money, but also other forms of capital captured in matters of social network advantages, educational opportunities, and culturally (and racially) situated knowledge – work as "muscles and tendons that make the bones of social structural racism move" (Eliasoph 1999:484).

The theory and method employed in this dissertation research hone in on this critical, recursive relationship between what happens at the structural level, particularly the level of state, and how individuals execute their agency in everyday life (Giddens 1979; Johnson 2006; Reskin 2003). It also addresses some of the primary limitations of current racial wealth gap research. To be sure, despite the weight of intergenerational ties implied by Shanks's (2005) work, the majority of social science researchers studying the racial wealth gap have been as empirically inattentive to the significance of history as the white public. To date, no study to date has moved beyond a bi-generational analysis of the current generation to empirically examine how the intergenerational, historically-contingent dynamics of wealth transfer have worked in practice. Racial wealth gap research has thus been stifled by its failure to empirically account for the eras

of explicit, formal oppression (i.e., slavery and legal segregation) that make up the bulk of U.S. history. Among other shortcomings that result, this prior work misses the residual intergenerational consequences of specific social policies like the Homestead Act, which facilitated white asset acquisition. We know little about how actual families acted on these institutional policies in practice, nor the social mechanisms by which these acquired assets have been transmitted intergenerationally.

While this empirical gap has stifled theory development, it has also meant that movements for economic and reparative racial justice have also had a less firm footing on which to stand. Indeed, the story lines of colorblind discourse identified above imply a related praxis – with clean hands, most contemporary whites do not believe they should bear the responsibility of racially atoning – materially, socially or otherwise – for “the sins” of those past (Bonilla-Silva 2010; DiTomaso, Parks-Yancy, and Post 2003; Gallagher 2003:303). Historical analyses and theoretical accounts have identified the many social policies and formally institutionalized practices that facilitated white asset-building (see e.g., Brown and Wellman 2005; Brueggemann 2002; Darity 2008; Feagin 2006; Feagin 2010; Katznelson 2005; Lui et al. 2006). Nonetheless, without access to concrete, empirical evidence linking contemporary generations to the prior eras of slavery and legal segregation, restorative justice efforts are severely hampered.

#### *Research Method & Contributions*

I seek to reconcile these gaps of empiricism, theory and applied public praxis in this dissertation research, qualitatively analyzing 156 family histories of multi-/inter-generational wealth transfer. As part of a course assignment, I asked college

undergraduates to trace their own family's intergenerational history of wealth and capital accumulation and transmission. Following several weeks of lectures, reading and discussions, my student researchers interviewed family members and researched personal and public histories to develop an account describing and analyzing their family's history of intergenerational wealth and capital transfer. Among other matters, they inquired about whether family members past had acquired homes and education, and if so, how. They investigated whether family members had received inheritances or help with home down payments. They looked at if they had utilized formal programs like the G.I. Bill or Homestead Act. With a handful of exceptions, the vast majority of the family histories produced by my students trace back three or more generations from the students' own, and sometimes directly into the era of legal slavery.

Utilizing the extended case method (ECM) (Burawoy 1998; Burawoy 1991a), I thematically analyze these multigenerational histories of wealth transfer – 107 from white students, 49 from students of color – targeting *specific social mechanisms* that differentially promote the transmission of wealth and other forms of capital (e.g., social networks, educational credentials) across racial groups. I identify racialized patterns in the mobility trajectories of families through a construct I advance here, *inheritance pathways* – instances involving the transfer and/or interconvertibility of wealth/capital between two or more generations. I argue that inheritance pathways serve as a primary means for reproducing the conditions and meanings that sustain stratified systems over time. Contextualizing my analysis in a larger socio-historical framework, I am able to assess ways public institutions and social policy influence family decision-making and

capital transmission outcomes in racially disparate ways. I address distinct ways this macro-structure has shaped the micro-level actions of individuals/families specifically in the U.S. historical context. Significantly, the data set I produced through this multigenerational, qualitative design is uniquely positioned to account for links between current wealth disparities and the prior eras of formal racism that comprise the bulk of U.S. history.

In addition to advancing the concept of inheritance pathways and its broad utility for class-, race- and gender-based analyses of social reproduction, I also draw on my data to broaden understanding on another construct of central concern to social scientists – capital. As captured in the work of Pierre Bourdieu (Bourdieu 1977; Bourdieu 1984; Bourdieu 1986) and others, capital must be understood as multi-faceted; entailing not just economic assets, but also other forms “bankable” power derived from nonmaterial sources, for example, the social networks to which we are connected and the educational credentials we achieve. I work from my data to flesh out, specifically, the concept of *racial capital*. My data strongly support that racial status, too, should be conceptualized as a form of capital; as a type of “currency” that intersects with other forms of capital for individuals, families and ultimately groups, like those organized around the social construct race. Capital, broadly defined, is at the center of social reproduction processes, making such an accounting vital to this race critical theorization.

## CHAPTER SUMMARIES

In Chapter II, the theory and literature review, I elaborate my theoretical framework, reviewing the theoretical tradition surrounding social reproduction and

capital, addressing critical feminists' rearticulations (Omi and Winant 1994), and developing the case for a race critical theory of social reproduction. I lay out the contours of Feagin's SRT (Feagin 2006; Feagin 2010; Feagin 2013), specifically, social reproduction as articulated in SRT and the central, corollary concepts unjust enrichment and unjust impoverishment. I incorporate, as well, a matter of significant focus within Critical Race Theory (CRT) – "whiteness as property" (Harris 1993:1707). From this assessment of the codified relationship between race and property, I turn to a discussion of the important relationship between state and non-state actors. I argue for the idea that the family is a central private actor and emphasize the importance of family reproduction to processes of racialized social reproduction, drawing on insights derived from SRT, CRT and feminist theory. Finally, I conclude by reviewing the extant literature on the racial wealth gap, further addressing the specific limitations (and often implicit ideological underpinnings) of this body of work. I also address in greater detail the various asset-building policies in U.S. history that facilitated white wealth acquisition and transfer while inhibiting the same among individuals and families of color.

In Chapter III, the methodology, I describe in more detail the student research papers and the process of collecting them as data, and articulate the specific benefits of my student sample and data. I then develop the rationale for my qualitative methodological approach and, in particular, my deployment of the extended case method (ECM). I discuss my multi-tiered analytic approach to the student paper data, and close by addressing and reframing possible limitations of the research method and the credibility of the data.



In Chapter IV, “Tallying Wealth and Capital,” I turn to my data. This chapter reports the numerical results of an independent tallying procedure whereby student papers were categorically coded for instances of capital acquisition, transfer, and dispossession. I describe the full process of data organization – what was tallied for and why and how race was operationalized in coding – and then present the categorical tallies, comparing instances of wealth and acquisition and transfer by race and identifying suggestive patterns emerging from the data. Generally speaking, instances of wealth and capital acquisition and transfer within white family histories were extensive in both number and depth in the sample and linked to both private and state sources, particularly as compared to tallies for families of color. Collectively the findings of this chapter provide a useful, and indeed confirming, test of my conceptual framework.

In Chapter V, “Tracing Privilege: The Inheritance Pathways of White Families,” I initiate my deeper thematic analysis of students papers, characterizing the general mechanisms of inheritance pathways and turning to an analysis of the inheritance pathways of white families, specifically. My analysis reveals that the inheritance pathways of white families are often directly traceable from family members living during the eras of explicit racial oppression (i.e., legal slavery and segregation) to the current generation. Further, when white families access wealth and capital, it very regularly works in interlocking, supportive ways to “pave” pathways of upward mobility for white families. This racial privilege implied by this interlocking support is manifested in white inheritance pathways: (1) across types of capital (material, social, cultural, racial); (2) across generations (via family, via the state apparatus and via the

relationship between the state and white families and whiteness more generally); and, (3) through the ways the micro-level mechanisms of wealth/capital acquisition and transfer interact with the private/public sectors and the state more generally. In this chapter I also begin to develop my concept of racial capital, examining the *social algebra* by which race, and specifically whiteness, intersects with and contours other forms of capital that white families possess.

In Chapter VI, “Families of Color: Divestment, Drags, and Diminished Value,” I analyze the inheritance pathways of families of color. The intergenerational accounts of families of color reveal inheritance pathways where upward mobility is often “dragged” and “dead-ended,” as families of color attempt to pave upwardly mobile pathways but frequently find themselves divested of their capital; both through explicitly racist means (e.g., land theft) and subtle ones (e.g., selling off land in fear of dispossession). Additionally, I find that when families of color do access capital, its value is often racially diminished, making it less bankable and thus less useful in launching and further paving mobility pathways. As with the inheritance pathways of white families, the state’s action (and more often inaction) is regularly implicated in these processes.

In this chapter I also explore the interesting cases of successful inheritance pathways among families of color. I argue that these anomalous pathways often trace to unique structural circumstances or atypical access to white assets and networks, and as such further illuminate the intersections of race and class, and the way that structural influences shape family wealth outcomes. My analysis of these successful pathways supports that broader, institutionally supported access to the same kinds of

transformative assets that whites have enjoyed could have at multiple points in history reduced the extreme racial disparities produced during slavery and legal segregation. I also use these anomalous cases to build on my conceptualization of racial capital. I suggest these atypical pathways further demonstrate that whiteness works as a valued form of racial capital, one that significantly contours other forms of capital. Collectively, the inheritance pathways of the families in my study suggest that race often intervenes to (1) “unlock” forms of capital for some individuals/families/groups; and, (2) enhance (or reduce) the value of other forms of capital.

In the conclusion, Chapter VII, “Filling the Genealogical Void of Race, Paving Pathways toward Justice,” I revisit the major empirical findings and conceptual themes of my investigation, concerning inheritance pathways, racial capital and social reproduction of systemic racism. I connect this to a discussion emphasizing the important role of social policy – in both creating and maintaining the racial wealth gap, and as a proposed means for narrowing it.

I also return more deeply to the personal reflections my students shared about the family research they had conducted. In the racial patterning of their reflections they illuminate many important insights about the privileges and burdens of systemic racism, and specifically the many psychic obstacles, but also opportunities presented in unearthing our personal connections to racial legacy. While institutions and social policy shape broad societal outcomes, it is only through the everyday agency of actions and choices by individuals and families that the patterns of systemic racism are perpetuated. The family research project pushes students (and white students in particular) to consider

the many ways that whiteness attaches to real, material power and greater access to resources of all kinds in the world. Beyond this, it pushes them to personally contemplate how we, through our micro-level actions, often daily reproduce the conditions that sustain systemic racism over time. Though my students' papers exhibit many examples of ideological understandings, many suggest budding oppositional consciousness and politicization (Mansbridge and Morris 2001) vis-à-vis the concept of racial inequality and injustice. For those of us who seek and embrace the moral imperative of a more racially just society, these reflections born of filling the genealogical void of race offer some hope.

## CHAPTER II

### THEORY AND LITERATURE REVIEW

Mechanisms of social reproduction do more than create materially unequal outcomes – in producing inequalities they reify the idea of race as “real.” Key to the durability of race is the continual reproduction of inequitable outcomes like wealth disparities, which both verify racial difference and offer seeming empirical support for the common sense racial ideologies that naturalize those outcomes, bolstering socially reproducing micro-level actions further (Bonilla-Silva and Baiocchi 2007; Loury 2004; powell 1997; Rigney 2010). In other words, the disparities produced by the social machinery of systemic racism construct race literally and ontologically.

The storylines of colorblind discourse (Bonilla-Silva 2010), like the “the past is the past,” build an ideological armor that masks this machinery, protecting the vast array of racial privileges that have been structured into the systemic arrangements of society over U.S. history. These are privileges that are not simply psychic, impersonal, and institutionally-derived, but which whites have held, protected, multiplied, and passed down in their most immediate and intimate social networks, and over many generations. Nonetheless, the ideological patterns of white discourse are reflective too of the tendencies by which social science has approached the study of race, racism and racialized inequality. To be sure, social science research has all too-often imbued the prevailing ahistoricism and reductionism of “white commonsense” with epistemic authority (Harding 1993; Mills 1997; Steinberg 2007).

Even among social science research that moves beyond well-critiqued ideologically- or attitudinally-oriented takes on racism<sup>3</sup>, there remains a tendency to study structural racism *either* historically *or* as it is manifested contemporarily.<sup>4</sup> For example, much scholarship builds greater understanding of the history and foundational elements of racial domination and oppression through studies of slavery, westward expansion and legal segregation (see e.g., Berlin 2003; Chafe, Gavins, and Korstad 2008; Glenn 2004; Gómez 2007; Kolchin 2003; Ritterhouse 2006; Takaki 2000). Still others have produced contemporary empirical research demonstrating significant, often vast disparities between blacks and other groups of color and whites in most arenas of contemporary social life.<sup>5</sup> While significant and illuminating, few have bridged this polarity to develop theoretical, let alone concrete, empiricism linking the foundational eras of legal slavery and segregation that make up the bulk of our national history and the contemporary racialized inequalities still being reproduced today (Feagin 2006; 2010). In this regard, even much good scholarship on race falls short in providing an adequate foundation for understanding contemporary racial outcomes; a sufficiently

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<sup>3</sup> Among others, Bonilla-Silva (1997, 1999), Feagin (2006, 2010) and Steinberg (2007) offer thorough critiques of these race-theoretical positions.

<sup>4</sup> Giddens (1979) notes this more general tendency of social science research to detach historical analyses from contemporary structural forms. Important exceptions exist, such as Mary Frances Berry's *Black Resistance, White Law* (1994).

<sup>5</sup> Among other numerous examples, research documents disproportionate representation of blacks and other groups of color among the poor (Lin and Harris 2008, Newman and O'Brien 2011, O'Connor, Tilly, and Bobo 2001); ongoing educational segregation at both the level of individual schools (where per-pupil spending disparities persist), as well as within schools integrated at the facility level (where educational opportunities are allocated in racially disparate ways) (Kozol 2005, Oakes 2005); and, disproportionate outcomes for people of color in arrests, prosecution, and sentencing in the criminal justice system (Alexander 2010, Russell-Brown 2009, Tonry 2011).

framed and empirically supported challenge to racial story lines like those identified by Bonilla-Silva (2010); or a related meaningful praxis for social justice and change.

Race critical scholarship, as a multidisciplinary body of work, stands as an important exception to the above-stated tendency. As outlined by Bracey (2012), race critical scholarship is characterized by adherence to central principles first articulated by the legal scholars who developed Critical Race Theory,<sup>6</sup> and today includes scholars across a stunningly broad range of disciplines. Core tenets characterizing a race critical orientation include assumptions that: (1) race and the racial organization of society are constructed through socio-historical-political processes; in other words, “race” and the hierarchies that emerge around racial social groupings are not biologically or structurally determined, but are rather produced as ongoing processes involving human actions under historically specific socio-conditions; (2) white supremacy is a foundational and persistently systemic aspect of U.S. society that shapes both social structure and everyday experience, making racial phenomena a “normal” outcome of these systemically racist arrangements; and, (3) race and racism are fundamentally shaped by a material reality which privileges those racialized as white while oppressing racial “others” (Bell 1992; Bonilla-Silva 1997; Bonilla-Silva 2001; Crenshaw et al. 1995; Feagin 2006; Feagin 2010; Harris 1993; Martinot 2010).

These tenets make a race critical orientation ideal for theorizing why and how racialized inequalities are socially reproduced over time. Understanding the persistence

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<sup>6</sup> For an elaboration on the history and foundational scholarship of critical race theory see Crenshaw et al. (1995), and Delgado and Stefancic (2001).

of racialized inequalities requires that we look not just at history and not just at current life chances but that the two be co-theorized instead, in a broader project to uncover the underlying “social machinery” of white supremacy (Abrams 1994; Giddens 1979; Martinot 2010:3). This dissertation seeks to contribute to that goal, specifically working toward a race critical theory of social reproduction. I work outward from the social reproduction theoretical tradition owing to Marx and Engels, Bourdieu, and Giddens (which I review below); draw on insights developed within feminist theoretical rearticulations of social reproduction; and build centrally on aspects advanced within Feagin’s Systemic Racism Theory (SRT), which is directly concerned with applying the concept of social reproduction to racism and racialized inequality (Feagin 2006; Feagin 2010; Feagin 2013).

#### SOCIAL REPRODUCTION AND CAPITAL: THEORETICAL TRADITIONS

Broadly speaking, theories of social reproduction attempt to explain perpetuation of social systems and the “social order,” and are conceptually rooted in the Marxist tradition of historical materialism. Indeed, Marxist theory begins from the most basic of assumptions: that human survival over time requires the ability to produce and reproduce the material requirements of everyday life. In *Capital*, Marx and Engels (1974) write: “every social process of production is, at the same time, a process of reproduction,” a progression they regarded as continuous, in many respects cyclical, and flowing “with incessant renewal” (p. 531). This ongoing process concerns both maintenance of the means of production over time, as well as the structures of class inequality inscribed in particular modes of production (Laslett and Brenner 1989).



Notably, for Marx and Engels, modes of production, and hence reproduction, extended beyond simple material means, such that a mode of production “must not be considered simply as being the reproduction of the physical existence of individuals. Rather it is a definite form of activity of these individuals, a definite form of expressing their life” (Marx and Engels 1972:7). In other words, for Marx and Engels social reproduction involved not simply the literal maintenance of a laboring working class, but also a resulting stratified form of social relations that tended, too, toward cyclical reproduction. In this sense, Marxism advanced class as something that was both “grasped as an object” – as a result of its rootedness in a materiality; but which also became part of an individual’s character – a way of being, doing and thinking produced by unequal social relations (Ollman 1971:208). In this sense, we can think of social reproduction as including the “construction of individual and collective identities,” as well as the transmission of a “historical legacy of skills, knowledge and moral values” across generations (Cameron 2006:45). Inevitably, these processes of identity development and cultural transmission map not only onto social locations of class at the center of traditional Marxist analysis, but also those of gender and race.

In many respects, the work of Pierre Bourdieu stands as a polemic to Marxism (Swartz 1997), offering expanded conceptual insights on the nature of capital and the role of culture in processes of class reproduction. Bourdieu’s explanations for the persistence of stratified systems honed in on the way that cultural resources, processes and institutions held individuals and groups in competitive, self-perpetuating hierarchies of domination. Bourdieu (1977) moved beyond the materiality of economic interests to

acknowledge the ways nonmaterial aspects of social life also became “objects” of everyday pursuit (Swartz 1997). Beyond material (i.e., economic) capital, Bourdieu argued that individuals and groups also access power through the “currency” of social capital (individual acquaintances and networks); cultural capital, (educational credentials and “resources” like verbal facility, aesthetic preferences, and knowledge of cultural matters); and symbolic capital (the authority of prestige, and power to legitimize particular ideas and points-of-view, particularly those that mask an inequitable social order as an arbitrary of national relation of power) (Bourdieu 1977; Bourdieu 1984; Bourdieu 1986). Significantly, Bourdieu also maintained that forms of capital are often interconvertible, such that under certain conditions and “exchange rates” capital may be transformed from one form into another (Bourdieu 2003).

While both the Marxist tradition and Bourdieu’s culturally-oriented expansion of capital provide many important conceptual tools for understanding the persistence of systemic racial inequality, there are aspects of each incompatible with a race critical orientation. Race critical critiques of orthodox Marxism are well established and revolve around an opposition to subsuming racial oppression under the class-based system of domination that results from the forces of capitalist production. Acknowledging that the motivation for racializing social relations in the United States stemmed from the interests of powerful, capitalist (white) elites, race critical theorists argue that once racial categories were applied, race became an independently operating and structuring element of the social system (Bonilla-Silva 1997; Harris 1993; Mills 1997; Mills 2004; Stone 1985). Additionally, evidence of racialized discrimination (and privilege) is

empirically well-documented across the spectrum of social class (see e.g., Feagin and Sikes 1994; Jewell 2007; Lipsitz 2006; Oliver and Shapiro 2006; Pattillo-McCoy 2013; Roediger 2007), providing support for the argument that race, class (and other forms of systemic-structural oppressions), rather than sitting subsumed to one another, form instead a complex, intersectional matrix of domination and privilege (Collins 2009; Crenshaw 1991; Davis 1983; Jewell 2007; King 1988; Sherwood 2010).

Bourdieu's theoretical assumptions present different concerns. For Bourdieu, action becomes routinized, "patterned and interest-oriented at a tacit, pre-reflective level of awareness that occurs through time" (Bourdieu 1984; Swartz 1997:67). Both the assumption of historical arbitrariness (Wacquant 1989), and the implication of a universal and unchanging hegemonic (unconsciously consensual) mode of cognition (Archer 2007) are problematic for race critical scholars. While I have addressed the race critical critique of ahistoricism above, Bourdieu's stance that stratified social systems of domination "persist and reproduce generationally without powerful resistance and without the conscious recognition of their members" (Swartz 1997:6) is similarly incompatible in its incompleteness, and reveals an implicit white-positioned framing. Hegemonic explanations may usefully inform the ways interests of dominant actors become structured around the normalization of group privilege;<sup>7</sup> however, notions of hegemonic consent work less well to explain the corresponding domination experienced by oppressed groups (Collins 2009; Crenshaw 1988). As Crenshaw (1988) asserts, "[c]oercion explains much more about racial domination than does ideologically induced

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<sup>7</sup> See, e.g., Hughey's (2012) analysis of hegemonic whiteness.

consent. Black people do not create their oppressive worlds moment to moment but rather are coerced into living in worlds created and maintained by others” (p. 1357). Indeed, the regular resistance by groups of color against white racism over the course of U.S. history is well documented, problematizing perceptions of a mutually consensual domination (see e.g., Bush 1999; Chou and Feagin 2008; Cornell 1988; Feagin 2006; Joseph 2006; Kelley 1996; Mansbridge and Morris 2001; Shaw 2008; Walker and Wiltse 1965).

Though not emerging from the race critical tradition, Anthony Giddens’s theory of structuration (1979; 1984) attends to social reproduction in a manner useful to conceptually bridging the above-named concerns. The theory of structuration also avoids the charge of determinism that plagues many other structural theories (including orthodox Marxism), while not resorting to the polarity of voluntarism prescribed by numerous microsociological theories of social action. Giddens proposes instead a “duality of structure,” which stands in place of the oft-advanced dualisms of (1) individual/society, and (2) conscious/unconscious modes of cognition. Duality of structure recognizes social structure and agency as mutually dependent and existing in a fundamentally recursive relationship. In the words of Giddens, “structure is both medium and outcome of the reproduction of practices. Structure enters simultaneously into the constitution of the agent and social practices, and ‘exists’ in the generating moments of this constitution” (1979:5). Thus, Giddens’s theory of structuration acknowledges the role of structure in shaping the exercise of human agency – in both constraining and enabling ways – but also theorizes the recursive role of human agency

in simultaneously constituting that structure. As Giddens (1979) well reasons, “social systems have no purposes, reasons or needs whatsoever; only human individuals do so” (p. 7). Accordingly, critical theories of social reproduction must impute teleology to social actors, not systems; and, situate the recursive process of constitution and reproduction in time-space, and thus history.<sup>8</sup>

#### TOWARD A RACE CRITICAL THEORY OF SOCIAL REPRODUCTION

Recognizing the failure of Marxism to properly attend to gender dynamics, critical feminist theorists began rearticulating the concept of social reproduction in the 1980s. They sought to both broaden its definition to include the extensive unpaid domestic work involved in “maintaining existing life and reproducing the next generation;” and, account for “the perpetuation and reproduction of systems of gender inequality, in relation to but different from the reproduction of systems of class inequality” (Laslett and Brenner 1989:383). While I direct more attention to important feminist insights concerning social reproduction throughout, I argue here the need for a similar rearticulation of social reproduction – specifically a race critical theory of social reproduction. If we understand social reproduction as both the varied “processes involved in maintaining and reproducing people, specifically the laboring population, . . . on a daily and generational basis” (Luxton and Bezanson 2006:3), and the structures of inequality embedded in those processes, then it is a grave oversight to overlook the ways

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<sup>8</sup> Giddens’s (1979) theory is informed in part by his sense that temporality had been repressed in much prominent social theorizing. Indeed, Giddens asserts that in recovering the necessity of temporality to social theory, a recovery that takes place in the theory of structuration, “history and sociology become methodologically indistinguishable” (p. 8).

in which social reproduction is a historically, foundationally and perpetually racialized process. Race-based analyses of social reproduction enjoy some favor in educational scholarship as a result of the education system's direct role in socially reproducing the working population (see, e.g., Gewirtz and Gribb 2003; Giroux 1983; Lareau 2011; Nash 1990); but race-based theories of social reproduction have not taken firm root in racial social theory more generally, nor race critical theory specifically.

In underscoring the endurance (and indeed permanence) of white racism, race critical theorists reveal their tacit concern with social reproduction. Such scholars emphasize the structure of racism (and related processes of social reproduction) as located in the network of social relations occurring at various levels of the society, and grounded in “socio-historical processes (past and present) that create and recreate [‘races’] as real social categories” (Bell 1992; Bonilla-Silva 1999:904; Bonilla-Silva 2001; Feagin 2006; Feagin 2010; Harris 1993; Martinot 2010; Mills 1997; Omi and Winant 1994). For instance, Bonilla-Silva organizes his structural theory of racism around the concept of a “racialized social system,” a term that “refers to societies in which economic, political, social, and ideological levels are partially structured by the placement of actors in racial categories or races” (Bonilla-Silva 1997; Bonilla-Silva 2001:37). Most race critical scholarship is also involved, directly or implicitly, in considering the ways in which reproduction of white supremacy and racial subjugation of people of color is connected to the historical actualization and maintenance of capitalism and the state more generally.

### *Social Reproduction in Systemic Racism Theory (SRT)*

Among race critical theory, Feagin's Systemic Racism Theory (SRT) (Feagin 2006; 2010; 2013) is distinctive in drawing directly on the Marxist concept of social reproduction in an effort to isolate the mechanisms that reproduce systemic racism over time and with historical-specificity. According to Feagin (2010), beyond the construction of racial images, attitudes and identities, systemic racism is "centrally about the creation, development, and maintenance of white privilege, economic wealth, and sociopolitical power over nearly four centuries" (p. 14). SRT articulates the need for a theoretical perspective that accounts for this inter-temporal progression and mechanisms of social reproduction that undergird it.

SRT locates the generational entrenchment of systemic racism historically, in the economic foundation and expansion of North American society (Feagin 2006; Feagin 2010). Feagin (2013) relates the important common genealogy of colonialism, capitalism, modernity and global exploitation to this process. Though the oppressive practices embedded in this shared development – violent, global seizing of land, resources and labor – were not ideologically racialized initially, it can be stated in hindsight that they were racialized in practice. As Marx himself noted, these practices comprised the "chief moments of primitive accumulation," forging the "rosy dawn of the era of capitalist production" (as cited in Feagin 2013:24), and all involved European exploitation of peoples they would eventually socially locate in racial hierarchical opposition to their self-proclaimed whiteness (Goldberg 1998).

Pivotaly, Feagin (2013) identifies that "European colonialism and capitalism

were in their early stages of development when they generated the cross-Atlantic slavery system” (p. 24). Though remaining committed to the primacy of class, Marx, too, recognized the significance of North American slavery to the rise of Western capitalism. Writing as early as 1847, Marx argued:

Direct slavery is just as much the pivot of bourgeois industry as machinery, credits, etc. Without slavery you have no cotton; without cotton you have no modern industry. It is slavery that gave the colonies their value; it is the colonies that created world trade, and it is world trade that is the pre-condition of large-scale industry. . . . Without slavery North America, the roost of progressive countries, would be transformed into a patriarchal country. Wipe out North America from the map of the world, and you will have anarchy – the complete decay of modern commerce and civilization. (as cited in Lawrence 1976:1)

Amidst this catalytic relationship linking slavery to capitalism, the ideology of race emerged. As Gotanda (1991) points out, the evolution of racial categories in colonial America derived largely from labor status, beginning with demarcations surrounding whether one was free or “unfree,” the latter term also deployed interchangeably with “un-English.” Gotanda proceeds:

As slavery became entrenched as the primary source of agricultural labor, slaveholders developed a complementary ideological structure of racial categories that served to legitimate slavery. The formal legal system was tailored to reflect these categories and enforce slave labor. In 1705, the Virginia assembly created the first recognizable slave code. Besides codifying punishment for slaves who stole or ran away, the slave code contained specific rules of descent for classifying offspring. . . . This institutionalization of racial classifications linked to disparate treatment marked the first formal establishment of racial categories in colonial America. . . . [T]he classification scheme differentiated those who were “enslaveable” from those who were not. Membership in the new social category of “Negro” became *itself* sufficient justification for enslavability. (p. 33-34).

“Negro” and “slave” were thus constructed as synonymous, tying racial status directly to labor, as well as property status from the start (Gotanda 1991; Harris 1993). Would



one be the *owner* of property and the means of production? Or would they be an *object* of property; one whose very body *was* the means of production? The answers to these questions and more hinged on an evolving and increasingly codified status of race.

Further advancing their ideological constructions of “race” and discrete racial difference, white elites worked to theorize and produce supposed-evidence of white superiority *vis-à-vis* the intellectual, moral and cultural inferiority of Africans and other people of color (Feagin 2013). Easing the psychic cost of their brutality, they crafted constructions particular to rationalizing their growing reliance on the stolen labor of those held in bondage during a revolutionary context where they also increasingly stressed beliefs in liberty and the natural rights of man (Feagin 2006; Feagin 2010; Feagin 2013; Harris 1993; Mills 1997). As Feagin (2010) asserts, the U.S. emerges during this period (and remains) the only major Western country explicitly founded on racial oppression. The structural framework developed over 400 years of U.S. history represents the oldest system of overtly racial oppression developed by white Europeans for a non-European group central to the internal operation of a modern society (Feagin 2006; Feagin 2010; Feagin, Vera, and Batur 2001).

*Unjust Impoverishment, Unjust Enrichment and the Property-Interest in Whiteness*

The ideological origin of “race” thus emerged out of the world-historical development of capitalism and foundation of the U.S. nation-state, specific to the purpose of promoting and protecting material enrichment among elite whites. Race critical scholars pay particular heed to the many means by which elite whites continued to encode this material interest into the emerging social institutions and structure of the

U.S. nation-state (Bracey 2012). SRT specifically accents the importance of this foundational period to launching inter-temporal patterns that have worked over time to socially reproduce the material conditions of race. As Feagin (2010) argues, “[f]or systemic racism to persist across many human generations, it must reproduce well and routinely the necessary socioeconomic conditions” (p. 18). Recurrent patterns of *unjust impoverishment* and *unjust enrichment* form a central aspect of this social reproduction.

Deriving from the legal tradition, unjust enrichment refers to the assets and privileges enjoyed by whites, which were not earned themselves but are rather the outcome of the U.S.’ systemic oppression (e.g., the capital generated via stolen labor from blacks during slavery). Unjust impoverishment refers to the consequential impoverishment that results for oppressed racial groups, particularly African Americans (Feagin 2010). Foundationally, the stolen labor of enslaved black Africans and land of American Indians were critical to the expanding labor and economic needs of North American colonies from the 1600s. Slavery generated wealth, not only for slaveholders, but also many other whites that depended on slavery-derived businesses. This included merchants, shipbuilders, bankers, insurers, mill operators, and working-class whites employed in such businesses or as overseers and militiamen (DeWolf 2008; Feagin 2010). Beyond the development of agriculture, slavery also influenced development in other sectors (e.g., mining, transportation, and manufacturing) and stimulated infrastructural expansion (America 1993). Indeed, slavery was lifeblood to the economic situation of both elite and ordinary white Americans, and central to the core operations of this North American society during its nearly 250 year regime.

As indicated above, the original slave codes constructed a legal relationship between race and both labor and property, embedding processes of unjust enrichment and impoverishment into codified law. In her seminal critical race analysis, “Whiteness as Property,” Harris (1993) argues that it was never “the concept of race alone that operated to oppress Blacks and Indians; rather, it was the *interaction* between conceptions of race and property that played a critical role in establishing and maintaining racial and economic property” (p. 1716; emphasis in original). The property interest in whiteness originally derived from the arrangements of slavery that codified blackness into objectification as literal property. In the context of conquest and occupation of Native American land, the courts further formalized this association by establishing whiteness as a prerequisite for property ownership; specifically, as the basis for the exercise of enforceable property rights.<sup>9</sup> As Harris writes,

Not all first possession or labor gave rise to property rights; rather, the rules of first possession and labor as a basis for property rights were qualified by race. This fact infused whiteness with significance and value because it was solely through being white that property could be acquired and secured under law. Only whites possessed whiteness, a highly valued and exclusive form of property. (1993:1727)

The legal convergence of race and property ensured that racialized material inequalities would be produced as a result. Indeed, law was used as both means and legitimacy for ongoing white unjust enrichment via exploitation of racial others.

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<sup>9</sup> The 1823 Supreme Court case *Johnson and Graham’s Lessee v. M’Intosh* was pivotal in solidifying the legal understanding of whiteness, specifically, as a basis for property-ownership. As Harris (1993) documents, Indian forms of possession were targeted as ambiguous and unclear; the law’s recognition and legitimation of certain forms of possession overlapped, instead, with those forms characteristic of white settlement.

Moreover, Harris (1993) argues that the privileges accorded to whites came to eventually establish a broader property interest in whiteness, itself. Harris (1993) suggests that although property is popularly understood as the tangible “things” owned by persons, legally speaking property “is a right, not a thing, characterized as metaphysical, not physical” (p. 1725) – and more particularly, “a legal construct by which selected private interests are protected and upheld” (p. 1730). Indeed, while there has always been a class of whites who have primarily subsisted on their work, as Harris’s (1993) conceptualization predicts, whiteness became an ideological property to be grasped – offering a psychic wage that attached to racial status even for those whites for whom a more substantive literal wage remained out of reach (Du Bois 2007a; Du Bois 2007b; Lamont 2002; Lipsitz 2006; powell 1997; Roediger 2007). As W.E.B. Du Bois famously described it, whites from all walks of life came to discover their “personal whiteness,” and along with it a sense of entitlement and broader potential to access actual property in the future (2007b:56). Harris contends that the racialized property-interest developed through law settled whites’ expectations about the normative relationship that existed between whiteness and the privileges accorded to whiteness – material and psychological. Perduring patterns of unjust enrichment and impoverishment are thus constitutive of the ongoing property-interest and corresponding settled expectations of whiteness, as well as derivative of them.

#### *The Central Role of the White Racial State*

Understanding whiteness as property highlights a central assumption of the race critical theory of social reproduction I advance here: the pivotal role of the state in

mechanisms of racial reproduction. Ultimately, the state's structural dependence on capital (Prechel 2000) and the collapsed distinction between state and (white, male) non-state actors (Bracey Forthcoming; MacKinnon 1991) are both embedded in mechanisms of social reproduction. While many theories of state conceptualize the state as a neutral actor with interests external to those of non-state actors (i.e., private actors in their everyday worlds), all nation-states are inevitably also "racial states" (Feagin 2012; Goldberg 2002; Jung, Vargas, and Bonilla-Silva 2011; Marx 1998), as well as "gendered states" (Luxton and Bezanson 2006; MacKinnon 1991) and "classed states" (Marx and Engels 1974; Prechel 2000). Feagin (2012) demonstrates in great detail how the U.S. state was fundamentally organized around the basis of protecting the propertied interests of elite white men in the burgeoning nation. As described by Feagin (2012), "[t]he mostly well-off founders, a majority of whom were either slaveholders or involved as economic actors to some degree in the slavery system, viewed numerous issues of 'freedom' in much the same way that . . . later U.S. elites have also viewed them – that is, as centered substantially in the protection of property and property-rights" (p. 19). These broad economic and political interests were foundationally embedded in the U.S. Constitution and emerging political institutions of the state like the U.S. Congress and Supreme Court, ensuring these tools of the state would operate in fundamentally undemocratic ways to maintain solidified dominance (Feagin 2012).

Notably, rather than explicitly and directly advancing the financial, political, and social positions of the individual elite white men involved in founding the U.S. nation state, the process of codifying capitalistic and other economic interests into the

foundational documents and institutions of society worked (and continues to work) indirectly to do just that. As MacKinnon (1991) argues it, “Law, as words in power, writes society in state form and writes the state onto society” (p. 163). In other words, law and other forms of state institutionalization insidiously embed race-, class- and gender-interested positions into the impersonal and seemingly disinterested apparatus of the state, disguising the domination and oppression that results. MacKinnon specifically addresses how gender-positionality is camouflaged by normative institutionalization of the male point-of-view in law:

Formally, the state is male in that objectivity is its norm. Objectivity is liberal legalism’s conception of itself. It legitimates itself by reflecting its view of society, a society it helps make by so seeing it, and calling that view, and that relation, rationality. Since rationality is measured by point-of-viewlessness, what counts as reason is that which corresponds to the way things are. . . . It ensures that the law will most reinforce existing distributions of power when it most closely adheres to its own ideal of fairness. (1991:162-163)

I expand from this position to argue that the state form more generally (through law, but also tools like social policy) intersectionally institutionalizes gender-, *as well as* race- and class-interested positions. On the basis of this foundation, then, it can be said that formally, the state is not only male; the state is also white and capitalist, although this intersectional position is profoundly masked. Moreover, institutionalization in this manner ensures the race-, class- and gender-positions of the state are inevitably reproducing, for example, maintaining the perduring patterns of unjust enrichment and unjust impoverishment characteristic to systemic racism.

Particularly useful in considering how the state form works more generally to ensure racial social reproduction, Bracey (Forthcoming) advances a Critical Race Theory

(CRT) of state. CRT of state includes six defining principles that characterize the U.S. racial state, born from these foundational elements. Among others tenets, Bracey argues that rather than being situated outside everyday social actors, the U.S. state is a tool instrumentally controlled by whites, through which they advance their collective racial interests. The state is thus connected intrinsically to white actors, but also to the broader processes that reproduce whiteness and white supremacy. More importantly, evidence of whites' instrumental control of the state<sup>10</sup> reveals that the conceptual division (both popular and theoretical) between public and private action is actually a legal fiction; one which works to further mask whites' instrumental control of the state (Bracey Forthcoming). As Bracey defines it, boundaries between state and non-state (i.e. public and private) actors are "fluid and contingent . . . as whites' private actions are implicitly backed by state force" (p. 25-26).

Assuming the inter-dependent relationship between the state and capital, whites' instrumental control of state, and the collapsed distinction between public (state) and private white actors facilitates a new way of thinking critically and intersectionally about social reproduction. Cameron (2006) notes that the state mediates the sometimes unified but oft-competing demands that exist between social reproduction and production in the process of capital accumulation. In resolving these tensions, the state also intervenes to

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<sup>10</sup> Bracey (Forthcoming) documents whites' instrumental control of the state as manifested by use of state mechanisms that preserve white dominance. This includes actions by which whites: "define, unify, and organize themselves; arbitrate interracial disputes; mobilize and legitimize force; coerce people of color; and relieve their emotional costs by laundering racial oppression through a formal, 'impersonal' apparatus" (p. 26).

“shape and stabilize a particular system of class relationships and, within it, a gender order,” and, as I argue here, a racial order (p. 46). As a tool of white dominance, the U.S. state works to arbitrate disagreements between large blocs of whites (e.g., between white elites and the white laboring class) in a way that manages crises surrounding the maintenance of white dominance (Bell 2004; Bracey Forthcoming). Whiteness as property (with the expansive wage of whiteness) well demonstrates this principle. I argue that the family also emerges as a primary site around which these kinds of racially-reproducing mediations take place.

#### *The Central Role of the Family*

It is implicitly clear that conceptualizing the social reproduction of stratified inequality demands an examination of family. Families not only play an obvious direct role in social reproduction (Beisel 1997; Laslett and Brenner 1989); they also exist as a primary site where struggles between capitalists’ interests in profit-making and the living standards of the laboring population are mediated through state mechanisms (Cunningham-Burley and Jamieson 2003; Luxton and Bezanson 2006; Picchio 1992).

As identified above, feminist scholars specifically distinguish the feminist usage of social reproduction from traditional Marxist and other class-based usages, defining social reproduction as the “activities and attitudes, behaviors and emotions, responsibilities and relationships directly involved in the maintenance of life on a daily basis, and intergenerationally” (p. 382). Significant here is a rearticulation (Omi and Winant 1994) of labor to include the vast amounts of domestic work that participates in maintaining existing life and reproducing the next generation. I draw on these insights to



theorize that family reproduction – that is, the socio-structurally-situated efforts families engage in to sustain themselves and reproduce future familial generations – is implicitly part of the machinery involved in socially reproducing systemic racism over time as well.

Though family is often traditionally regarded as a static ideological structure, it is more useful to think of family as a “diverse and changing set of everyday practices” (Daly 2007:71; Gubrium and Holstein 1990; Morgan 1999; Smith 1993a). The patterned ways in which people actively “do family” in their everyday taken-for-granted worlds (Daly 2007:77) is part of a process that links to larger social mechanisms. Indeed, examining the micro-level processes by which families create, sustain and discuss their own family realities reveals much about the broader social landscape. *Doing family, doing gender, doing class*, and *doing race* are linked processes of social reproduction (Beisel 1997; Fenstermaker and West 2002; Lareau 2011; Morgan 1999; Schwalbe et al. 2000; Shapiro 2005; West and Zimmerman 1987).

As Feagin posits in SRT (Feagin 2006; Feagin 2010; Feagin 2013), social reproduction occurs through social processes that reproduce not only racial inequality (i.e., the materiality of race) but also the fundamental alienated racist relation – “on the one hand, the racially oppressed, and on the other, the racial oppressors” (Feagin 2010:19). Indeed, Feagin (2010) reasons, “people do not experience ‘race’ in the abstract but in concrete recurring relationships with one another” (p. 13). These socially embedded racist relations not only “distort what could be engaging and egalitarian relationships into alienated relationships . . . severely impeded[ing] the development of

common consciousness and solidarity” (Feagin 2010:13); they also set the stage for micro-level behaviors that maintain the macro-level, large-scale institutions and associated white-controlled normative structures that perpetuate racial subordination and inequalities. As an analog to Marx and Engel’s conceptualization of class, SRT asserts race as both “grasped as an object” (through its material manifestations), and relatedly a “form” for “expressing one’s life” as by-product of the alienated racist social relations produced through its materiality. Family is certainly central to these processes, particularly with regard to socialization concerning attitudes, stereotypes, feelings and views on racial matters (Bourdieu 1984; Feagin 2013; Ritterhouse 2006; Van Ausdale and Feagin 2001).

Moreover, SRT acknowledges the central position of the family and related micro-level networks to ongoing patterns of unjust impoverishment and enrichment. As Feagin (2006) asserts, although the resources inherited by whites ultimately stem from white control of major societal institutions, they are transferred most immediately in the social contexts of family and other intimate networks, through acts of everyday exchange. Drawing on this understanding for the purposes of the present project, examining family as process helps to illuminate race (and class and gender) as process. Notably, what families do is shaped in the context of a broader political economy and racialized (and gendered) social structure, impacting family organization (Cabrillo 1999; Cunningham-Burley and Jamieson 2003; Ermisch 2003). Racial influences on family organization have included, for example, the historical impact of anti-miscegenation, segregation and immigration law; persistent *de facto* segregation; and, the enduring ideology of

naturalized racial differences on micro-level patterns of socialization and behavior. Together these have literally contoured the actual racial make-up and phenotype of U.S. families (Haney-López 2006; Harris 1993).

Processes of family reproduction are also deeply implicated in reproducing the material patterns of unjust impoverishment and unjust enrichment as conditioned by the relationship between the white racial state and non-state actors. Cunningham-Burley and Jamieson (2003) argue that while all states take up family issues as matters of government concern, “competing interests are involved in shaping and contesting versions of ‘the greater good’” toward which the state directs its actions concerning families (p. 3). As identified above, from a race critical perspective all struggles between capital and labor are inevitably shaped by the ruling logic of white supremacy, in effect if not intention (Bracey Forthcoming; Feagin 2012; Jung, Vargas, and Bonilla-Silva 2011). When we collapse the distinction between state and non-state, and acknowledge the family as a pivotal “private actor,” as I argue here, we are able to consider how the whites collectively deploy the state to ensure the viability of white families, economically and otherwise. Indeed, as I demonstrate with my data, white-normed state action toward families in the area of wealth acquisition and transmission has worked to buffer what would otherwise be a more antagonistic relationship between white families and the capitalist class, often through the instrumental abuse of individuals and families of color. To be sure, social reproduction of systemic racial inequality is a clear byproduct of intergenerational patterns of unjust enrichment and impoverishment that take place, in large part, at the level of family (Feagin 2006; Feagin 2010).

## WEALTH, RACE, AND MECHANISMS OF REPRODUCTION

Wealth provides a vital site for theorizing mechanisms of social reproduction. As indicated in the previous chapter, among the many indicators of inequality reproduced through systemic racism the racial wealth gap is among the most severe and persistent; indeed, by recent estimates the racial gap in assets has actually worsened during the so-called post-racial era (Kochhar et al. 2011; Luhby 2012; Shapiro, Meschede, and Sullivan 2010; 2013; Sykes 2008).<sup>11</sup> The average family of color today holds only four to six cents of wealth for every dollar owned by white families (Kochhar et al. 2011). According to a 2009 Pew Research Center analysis, the median wealth of white households had grown to 20 times that of black households – the largest gap since the government began publishing wealth data a quarter century ago; and roughly twice the size of the already dismal ratio that prevailed between these two groups for decades (Kochhar et al. 2011). The most recent Census Bureau figures from 2010 suggest that gap has further widened, with white Americans now holding 22 times the wealth of blacks on average (Luhby 2012). Moreover, despite the very real and consequential class effects manifested by intra-race wealth disparities, inter-racial wealth gaps remain pronounced and persistent at every income level (Conley 1999; Lui et al. 2006).

Though racial wealth gap studies have tended to focus on the harsh

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<sup>11</sup> Among other factors, these authors highlight the disproportionate impact of the Great Recession on communities of color. As a result of the dominant role of home equity in their wealth portfolios, families of color were stripped of roughly 60 percent of their collective wealth during the foreclosure crisis and housing collapse (Kochhar et al. 2011, Luhby 2012). Disproportionate Recession-related un- and under-employment during this period is similarly significant (Shapiro, Meschede, and Osoro 2013).

disadvantages suffered by black Americans comparing wealth holdings to whites,<sup>12</sup> growing research documents the shared experience of wealth deprivation across racial groups (Chang 2010b; Luhby 2012; Nembhard and Chiteji 2006). By most estimates the wealth disadvantage of being Hispanic is as severe as that of being black (Chang 2010b), with the 2009 Pew analysis reporting median wealth of white households is now 18 times that held by Hispanic families (Kochhar et al. 2011). Research on Native American wealth holdings has been stymied by their general invisibility in wealth data sets, and their aggregation with other racial groups in primary sources of individual wealth data. Though no existing data allow age-aggregated comparisons, among the baby boomer population Zagorsky (2006) found that the net worth of the typical Native American was roughly one-quarter to one-half that of the typical family overall. Additionally, while white boomers' assets grew steadily between the period of 1985 to 2000, the typical Native American's had stagnated. Though Asian Americans are often reported to be at or near parity with whites on a number of traditional aggregate wealth indicators, such as income, home ownership, and entrepreneurship, Patraporn, Ong, and Houston (2006) problematize this assumption. They found that Asian ethnic differences remained pronounced across all measures of wealth holdings. Even at the aggregate pan-ethnic level, and despite growing home equity, Asian Americans still lag behind non-Hispanic whites in net wealth, particularly at the highest and lowest ends of the wealth

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<sup>12</sup> Nembhard and Chiteji (2006) acknowledge this imbalance is a consequence of both the limitations of predominant data sets on wealth holdings, which have not collected data on other racial groups as uniformly or have aggregated those data in ways that trouble analysis by discrete racial groups; as well as the relative invisibility of particular racial groups in race-based theory and empiricism.

distribution.

Beyond the significance implied by its severity and impact across groups, the racial wealth gap is a tremendously important target of investigation for at least two additional, critical reasons. First, wealth is integrally and broadly linked to most major life chances. Among social scientists there is increasing consensus that wealth is a much better indicator of economic status and overall well-being than the long-relied upon indicator of income (Blank and Barr 2009; Chang 2010b; Keister 2005; Shapiro 2005). Tellingly, wealth and income are quite poorly correlated (Chang 2010b; Keister 2000; 2005). As Chang summarizes, wealth “provides a better picture of who is economically vulnerable, who is financially secure, and variations in between” (p. 7). While income acts as “life support,” covering the costs of maintaining everyday life, wealth is regarded as a “special kind of money” – one which feeds dreams of a better life, offers hope for the future, and provides both real and psychic security for its holders (Shapiro 2005:34).

Indeed, as a surplus resource wealth acts as both a “safety net,” allowing individuals and families to fair economic difficulty with greater resilience, and an “opportunity launcher” for capitalizing on mobility options that might otherwise not exist (Johnson 2006; Keister 2000; Keister 2005; Oliver and Shapiro 2006; Shapiro 2005). Perhaps most obviously, “[w]ealth can be used to directly generate more wealth if it is invested and allowed to accumulate. . . . [and] indirectly if it is used as collateral for loans or further investments, such as in the purchase of a home or business” (Keister 2005:6). As Bourdieu’s broadened conception of capital and interconvertibility anticipates, wealth also influences life chances through the acquisition of indirect

benefits, including political influence, social prestige, and improved developmental, educational and employment outcomes (Conley 2001; Conley 1999; Gittleman and Wolff 2004; Keister 2005; Shanks and Robinson 2013; Shanks 2007; Shapiro 2005). Conley (1999) notes specifically that many if not most of the differences in economic outcomes by race in the United States can be linked to inequality of wealth.

Beyond its relationship to other life chances, the racial wealth gap is also theoretically vital in another central way; it is the indicator arguably most attuned to the racially characteristic patterns of unjust impoverishment and enrichment that maintain both the material conditions of race and the associated property-interest in whiteness. As one group of authors succinctly captured, “[i]ncome can change on a dime, but wealth changes over generations” (Lui et al. 2006:8). Put another way, while income is a useful indicator of the “current status of racial inequality; . . . wealth discloses the consequences of the racial patterning of opportunities” (Shapiro 2005:36). A great deal of wealth – at least 50 and perhaps as much as 80 percent of the net worth of U.S. families – first reaches its owners by way of intergenerational transfer (Avery and Rendall 2002; Keister 2005; Wilhelm 2001); an economic process that links generations to one another (Ermisch 2003). As noted above, racial disparities in wealth continue to grow even as the income gap has lessened over time. Avery and Rendall (2002) additionally find that non-inherited wealth is more equally distributed by race than inherited wealth. These patterns reveal that there is more at the heart of the racial wealth gap than simply the intergenerational dynamics of capital appreciation or the disproportionate impact of contemporary recession economics. The racial legacies of

prior eras, particularly slavery and Jim Crow, are deeply implicated (Conley 2001; Conley 2002; Oliver and Shapiro 2006; Shapiro, Meschede, and Osoro 2013). These deep legacies continue to influence contemporary patterns of intergenerational transfer, persistently suppressing equalization of racial wealth holdings (Avery and Rendall 2002). Ironically, despite the ability of wealth (as an indicator) to capture intergenerational patterns of impoverishment/enrichment and thus speak to concrete historical connections between the eras of formal discrimination and contemporary generations, racial wealth gap research has traditionally under-theorized or ignored this aspect altogether.

*The Quantitative Tradition and Qualitative Turn: Insights and Critique*

Research on the racial wealth gap has been traditionally dominated by quantitative studies that have done well to illuminate the depth of racial wealth disparities, but which, among other issues, are methodologically ill-suited (and often theoretically uncommitted) to accounting for the racialized, historically-contingent forces that have influenced wealth acquisition and transfer. Such studies typically set out to explain the contemporary racial wealth gap by mediating wealth differences through other class indicators such as income and education; or accounting for behaviorally oriented variables like propensity to save, investment patterns and portfolio composition (e.g., loading on high- versus low-risk and return investments). While such regression models do often achieve statistically significant results, even scholars who employ them admit that they leave an overwhelming degree of variance unexplained (a point at which many conclude). These limitations of result ultimately stem from narrow theoretical



framing and correspondingly constricted method (Bonilla-Silva and Baiocchi 2007). Research designs that do not, or cannot give primacy to the theoretical relevance of history when examining racial phenomena inevitably limit the explanatory power of their generalizations. Quantitative studies occasionally allude to the “historical legacy of deprivation,” in attempting to account for unexplained variance (e.g., Conley 2001:42; Zagorsky 2006); yet none have fleshed out those empirical links deeply enough into history (Feagin 2006; Feagin 2010), and most fail to interrogate the social mechanisms from which such patterns originated and are reproduced (Reskin 2003).

To be sure, a more serious charge is that these studies participate in an “epistemology of ignorance” that is oriented inevitably if not in intent toward mystifying the social machinery of whiteness (Steinberg 2007:11). Many such studies are tacitly grounded in theoretical assumptions that it is the problematic behavior of people of color, themselves, that produces the unequal wealth outcomes they experience – an “economical pathology” or “deviance” of sorts. For instance, in discussing racial variances in asset portfolio behavior Keister (2005) suggests that while the reasons for variance are “less clear,” the dominant explanation revolves around the assumption that “differences in willingness to postpone consumption are important” (p. 22).<sup>13</sup> Even as

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<sup>13</sup> Truly, these sorts of “scientific” conclusions appear minimally removed from the earliest racist framing of people of color. For example, compare this conclusion – essentially a claim that people of color are not willing to delay gratification – with early views expressed by Thomas Jefferson in *Notes on the State of Virginia* (1829). In discussing the inferior reasoning capacity of blacks as compared to whites, Jefferson writes that blacks’ existence appeared to “participate more of sensation than reflection,” and that even after a day of hard labor, a black “will be induced by the slightest

the variance of behaviorally-oriented predictors can be statistically isolated, failing to analyze the racial wealth gap or its “predictors” through a socio-historical lens is more than a grave oversight; it is participation in a science that reifies these as “racial differences” rather than differences produced by historical processes of racialization and white racism (Omi and Winant 1994; Zuberi and Bonilla-Silva 2008).<sup>14</sup> Furthermore, this practice infuses colorblind and otherwise racist explanations for economic inequality – like the commonplace opinion that people of color are unable to delay gratification – with empirical legitimacy (Bonilla-Silva and Baiocchi 2007).

Reskin (2003) suggests that research on inequality has stagnated around the enduring focus on “*why* ascriptively-defined groups vary on their access to societies’ rewards” over “*how* variation is produced” (p. 1; emphasis in original). Indeed, to the extent that we consider choice, we must do so in the context of the broader field or range of choices, and as shaped by the structuring forces of capitalism, patriarchy and white supremacy. Behavioral differences emerge within this field, and are fundamentally patterned by the resources available to an individual or group, which derive from the broader social structure (Giddens 1979; Giddens 1984). “The challenge,” as issued by Johnson (2006), “is to pinpoint where structures and daily life intersect” (p. 13). Examining the everyday micro-level decisions of personal life provides a vital means and site for identifying the intersections that undergird broader patterns of inequality (Cunningham-Burley and Jamieson 2003).

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amusements to sit up till midnight, or later, though knowing he must be out with the first dawn of the morning” (p. 146).

<sup>14</sup> I address this critique also in the Chapter III on methodology.

Breaking from the quantitative traditions of wealth-gap research, a number of qualitative studies have attempted to do just that, shedding new light on the racial wealth gap, and specifically the racially disparate ways families negotiate the interconvertibility of capital. For instance, Shapiro (2005) and Johnson (2006) used in-depth interviews with white and black families to document how white families are able to use even modest assets to leverage significant advantage; for example in buying homes, moving to residential locations with high quality educational options, or making upward career changes to higher status positions. What appeared to be a simple enactment of options for white families in their sample contrasted heavily with the lesser options available to resource-disadvantaged black families. Significantly, this research also reveals how symbolic capital is employed in such decision-making. Whites regularly regarded their decisions as morally, if not racially neutral since they were based on “rational” motives, even though derived from their racialized knowledge (e.g., knowing that white communities have higher property values, that white schools tend to be “better,” etc.).

Other qualitative research demonstrates the critical role of disproportionate access to beneficial social and cultural capital – as secured from family, schools, churches and the other institutions within which whites are embedded (see, e.g., DiTomaso 2013; Royster 2003; Sherwood 2010; Small 2009). This includes the benefits of social networks that facilitate the job search and entry process for white workers. For example, Royster (2003) compared the experiences of white and black men who had graduated from the same vocational school, seeking jobs in the same blue-collar market. She found the great difference in their job market experiences emerged from their

differential access to valuable network contacts. The black men in her study were disadvantaged by a “truncated, resource-impooverished network consisting of strong ties to other blacks . . . who like them lacked efficacious ties to employment.” In contrast, white males’ patterns revealed “intergenerational intraracial assistance networks among young and older white men that assured even the worst young troublemaker a solid place within the blue-collar fold” (p. 182). Based on similar findings over broad cross-sections of whites, the active deployment of social capital signals a regular raced-process of “opportunity-hoarding,” one that substantially improves whites’ life outcomes (DiTomaso 2013:10; Sherwood 2010:57).

*Linking Empirically to the ‘Historical Legacy of Deprivation’*

Taken together, these qualitative studies illustrate that white families are often able to use their disproportionately greater capital to catalyze their upward mobility in ways that traditional labor market mechanisms alone cannot (Shapiro 2005). Shapiro captures this idea in his concept, *transformative assets* (2005:2). In his in-depth comparative analysis of how families acquire and use assets, Shapiro locates a power imbued in assets (and I would argue, in capital more generally), to elevate the position of individuals and families beyond (and sometimes far beyond) what they could earn and achieve by virtue of their own efforts.

Collectively, this body of studies begins to illuminate the pathways by which racial legacies are handed down generationally through social reproduction. Nonetheless, despite their many virtues, even qualitative studies have been stymied by a generationally limited and sometimes ahistorical focus, curbing what this important

work can say empirically about the relevance of prior eras to contemporary outcomes. While current empiricism has not investigated these intergenerational linkages beyond the current generation, and has thus been unable to develop empirical ties to the eras of slavery and legal segregation, findings such as those cited above do indeed support that these broader intergenerational links exist

Indeed, the “historical legacy of deprivation” (Conley 2001:42) is not simply an empty supposition surrounding sources of the contemporary racial wealth gap. As Feagin (2006) asserts, as a result of the social reproduction of white-normed and white-controlled institutions, from the 1600s to the 1960s, whites have been the major or exclusive beneficiaries of almost all major programs of government aid and resource support, in addition to a wide array of privately provided services and resources: “Year after year, decade after decade, century after century, major supportive resources and their dispensing institutions were reproduced almost entirely for whites only” (p. 41).

The foundational era of legal slavery was indeed integral in building white wealth (and the related property-interest in whiteness), as whites appropriated the asset-building potential of blacks, facilitating asset acquisition for slaveholders and ordinary whites in slavery-linked jobs and industries (Feagin 2010; Harris 1993). Economists have developed models that aim to estimate the income diverted through black unjust impoverishment during slavery, finding whites’ collective economic benefit to be upwards of \$10 trillion (Marketti 1990; Neal 1990). As America (1990; 1993) notes, this unjust enrichment occurred in the form of wealth, income, and expected lifetime earnings, and represents the amount over and above what whites would have earned and

bequeathed relative to what African Americans would have earned in the absence of slavery and discrimination.

The era of southern legal and northern *de facto* segregation reproduced similar patterns, as blacks faced discrimination in employment, business ownership, housing, education and banking. Promises of land redistribution for freedmen, such as the famous “forty acres and a mule,” were either revoked or often never delivered (Conley 1999; Conley 2002). Simultaneously, government programs, like the New Deal labor programs, Social Security and the GI Bill of Rights, served as major asset-building instruments for whites, exacerbating wealth disparities further by systematically excluding blacks (Brodkin 2006; Brown and Wellman 2005; Conley 2001; Coontz 2000; Katznelson 2005; Lipsitz 2006; Oliver and Shapiro 2006; Shanks 2005). Notably, such programs were often not racially codified despite being exclusive in practice, obscuring the explicit racial privilege in this white capital accumulation.

Katznelson (2005) estimates that well over \$100 billion in cumulative benefits was transferred almost exclusively to whites directly through the “affirmative action” social progressive policies of the mid-twentieth century (p. 142). As one set of researchers assert, “[m]ost Americans forget that on the eve of World War II, the majority of whites were hardly middle class . . . [and] poverty rates were very high,” in 1940 as many as two-thirds of white Americans were living in poverty (Brown et al. 2003:74). The GI Bill of Rights was particularly pivotal in fostering white capital accumulation that in many respects built the modern American middle class during and after WWII. Despite universal eligibility for GI Bill benefits, through which “millions

bought homes, attended college, started business ventures, and found jobs,” the legislation’s administrative responsibilities were deliberately delegated to the state and local level, where, particularly in the segregated South, white officials engaged in blatantly discriminatory practices against black veterans (p. 113). Additionally, African Americans were largely restricted if not outright banned from using their college vouchers to attend predominantly white colleges and universities, even outside of the South; and, demand for placements in historically black colleges and universities far exceeded available spaces. The GI Bill further “powered whites’ upward mobility” by underwriting “a massive shift of white men from working-class jobs into high-income professional and managerial occupations (Brown et al. 2003:75).

With respect to housing specifically, the creation of the Federal Housing Administration (FHA), supplemented by the GI Bill, made home ownership possible for the first time to the vast majority of Americans. However, the FHA’s institutionalization of redlining appraisal and restrictive covenant practices resulted in suburbanizing America along racial lines (Massey and Denton 2003; Oliver and Shapiro 2006). Between 1934 and 1962 the federal government underwrote \$120 billion in housing mortgages, 98 percent of which went to white families (Brown et al. 2003; Brown and Wellman 2005). The government also disproportionately favored the public infrastructure supporting these developing white communities, for example building commuter roads that served suburbia while defunding the public transportation utilized by urban, predominantly minority families (Coontz 2000).

Intergenerational patterns of unjust enrichment and impoverishment were not

only bolstered by state actions like those documented above, but also frequently through the state's *inaction*. Indeed, state inaction has been at the heart of much black unjust enrichment, as evidenced by frequent failure to protect blacks against white violence, legal inaccessibility/injustice, and other forms of exploitation, particularly during the era of legal segregation (Williams 2005). Jaspin (2007) documents numerous examples of racial cleansings, where whites drove many thousands of black citizen-residents out of counties across the U.S., sometimes nearly the entire black population of an area. Racial cleansings frequently led to land, business and other asset losses for black Americans. Jaspin (2007) records, for example, that during a period of racial cleansing in Forsyth County, Georgia that lasted two months, more than 1,000 people – 97 percent of the county's black population – were driven out. Significantly, these black citizens owned 1,900 acres of farmland, nearly all of which they were forced to sell or abandon.

The “Tulsa Race Riot” remains one of the most violent episodes of black land dispossession in U.S. history (Christensen 2013). Spurred by the rising tide of an oil economy in early twentieth century, and in the face of their segregated exclusion from booming white communities, black Americans managed to build a thriving community of their own. Formally known as Greenwood, this Tulsa suburb assumed the nickname “Black Wall Street.” Greenwood was replete with successful, internally-sustained businesses, a library, churches, a high-quality educational infrastructure, and two active newspapers. Although many black residents lived in meager circumstances, many owned homes that were, by the standards of the time, quite modern, as well as other significant assets (Ellsworth 2001). Through day and night of May 31 through June 1, 1921, the



prosperous community was decimated, as

deputized whites killed more than 300 African Americans. They looted and burned to the ground 40 square blocks of 1,265 African American homes, including hospitals, schools, and churches, and destroyed 150 businesses. White deputies and members of the National Guard arrested and detained 6,000 black Tulsans who were released only upon being vouched for by a white employer or other white citizen. Nine thousand African Americans were left homeless and lived in tents well into the winter of 1921. (Christensen 2013)

Although the veracity of the claims remain challenged by some, testimony of some survivors suggested that white local and perhaps national law enforcement set fire to buildings and shot at Greenwood residents from airplanes (Oklahoma Commission to Study the Tulsa Race Riot of 1921 2001).

*Unjust Impoverishment among Other Groups of Color*

Similar patterns of unjust impoverishment and enrichment have interrupted asset-accumulation across other non-white racial groups, and through extensive action (and inaction) on the part of the white-controlled U.S. state (Lui et al. 2006; Nembhard and Chiteji 2006). For example, despite noting differences across tribes in terms of the specifics of treaties, land theft and control of tribal resources suffered, one group of scholars concludes that “federal policies toward Native Americans on the whole reflect one theme: control of Native assets” (Lui et al. 2006:36). This is perhaps most obviously evidenced in the forced removal of Native Americans from resource-rich land onto reservations, by way of both violent, direct force and through unjust “land exchanges” throughout the nineteenth century (Cornell 1988; Lui et al. 2006:42; Snipp 1999). In the late 1880s, the federal government further accelerated Native American land loss through land allotment policies, which divvied up existing reservations into individual

property allotments as a means of promoting assimilation to white standards of individual property ownership. Significantly, these statutes were also used to unjustly redistribute Native American land and other natural resources to white settlers and private business owners. “Surplus” land that remained after allotment was completed was typically sold to white farmers and ranchers (Chang 2010a; Lui et al. 2006). Nabhan (1989) documents that in 1891 alone, over 17.4 million acres of Native American land was transferred to white settlers, the equivalent to one-seventh of total Native land holdings. Today, despite forming the single largest private landholders, American Indian tribal land is “held in trust,” its use fundamentally controlled by the state by virtue of paternalistic trustee-beneficiary relationships between tribes and the U.S. state (Lui et al. 2006:30).

Matters of land/resource dispossession and sovereignty have also long characterized the relations between whites and the U.S. state in relation to the broadly diverse group known as Latino/as. The convergence of policy (in particular the Monroe Doctrine) and the nineteenth century ideology of “manifest destiny” built a “‘Providential’ rationale” for U.S. political and economic dominance in the Western hemisphere, delaying economic development and impeding natural resource sovereignty in Mexico and Central and South America (González 2000; Lui et al. 2006:142). Among the peoples of Latin American origin, Mexicans have undergone the longest and most sustained history of racial oppression inside the U.S., with the American Southwest serving as a critical site of such struggles (Cobas, Duany, and Feagin 2009). Early in the nineteenth century white Anglo settlers began moving onto lands originally held in the

territory of Mexico, triggering many local and broader boundary disputes (González 2000). Through the subsequent U.S.-Mexican War and the Gadsen Purchase, the U.S. gained a third of its current landmass in the Southwest (González 2000; Lui et al. 2006). Moreover, many Mexican landowners were coercively misappropriated of their land following the resultant Treaty of Guadalupe Hidalgo, backed with the power of the state (Glenn 2004; Lui et al. 2006). Ratification by the U.S. Congress omitted an article designed to protect “all prior and pending titles to properties of every description,” forcing vulnerable Mexican landowners into white courts where they held little sway (Lui et al. 2006:143). Historians estimate that as many as 80 percent of Mexican land grants were transferred to white Anglos (Lui et al. 2006; Takaki 1993).

Finally, abusive labor practices; racially biased tax, fee, and regulations targeting; restrictive citizenship rules; and alien land laws stand among other examples of the white material exploitation impacting Asian descent groups (Haney-López 2006; Lui et al. 2006; Okihiro 2000). Takaki (1998) documents, for example, that California’s nineteenth century Foreign Miner’s Tax worked functionally as a Chinese tax by which the state collected \$5 million prior to repeal. Moreover, because Chinese were excluded from government jobs and services, this taxation was essentially a direct transfer of Asian resources to the white community – nothing less than “taxation without representation or benefit” (Lui et al. 2006:188). Similarly, for decades white-controlled state action directly targeted Asian descent groups via various alien land laws, which prohibited permanent landownership among “aliens ineligible to citizenship,” (Fong 2000:16; Lui et al. 2006). This directly impacted Asian descent groups who were at the

center of many battles concerning the naturalization requirement that restricted citizenship to “free white persons” until 1952. Haney-López (2006) documents that following *United States v. Thind* (1923), the influential Supreme Court racial prerequisite ruling against Asian Indians, California immediately and vigorously enforced the alien land law legal prohibitions against this newest target group, dispossessing many of their property.

In perhaps the most appalling example of Asian American unjust impoverishment, Japanese Americans were forced to rapidly sell homes and property at a fraction of genuine value in the face of their looming internment during World War II, forsaking an estimated \$400 million or more. “White neighbors and speculators bought Japanese farms, houses and businesses at a fraction of their worth, enriching themselves at their interned neighbors’ expense,” often through direct lies and other manipulative tactics (Fong 2000; Lui et al. 2006:200). As documented in a report by the U.S. Congress Committee on Internal and Insular Affairs, one internee tragically reported a ““feeling of despair and humiliation experienced by all of us as we watched the Caucasians coming to look over our possessions and offering such nominal amounts, knowing we had no recourse but to accept whatever they were offering”” (as cited in Lui et al. 2006:200).

## CONCLUSION

As I have asserted, discrete practices of unjust impoverishment and enrichment like those documented above are not simply historically notable; they link to broader patterns and processes that socially reproduce systemic racism over time. Indeed, as

reported in Chapter I, potentially 46 million Americans – close to one quarter of the current U.S. population over the age of 25 – can trace their ancestry to relatives who received land through the federal Homestead Act, and perhaps more. This singular land grant policy distributed 160 acres of unappropriated U.S. land to 1.5 million, almost exclusively white Americans, creating immediate upward mobility for many white families (Shanks 2005). As Williams (2003) writes, the land assets acquired by whites (and systematically denied to blacks) represented “not a temporary income transfer or a privilege bestowed to a single individual that might be taken away or end at death. This policy provided a fungible asset that could be cultivated, invested, sold and more importantly, passed along as an inheritance. . . . [I]t was a policy choice that at least indirectly continues to impact millions of families” (p. 6).

Such work *concretely* illustrates how the patterns of history reach into contemporary society; not just in the lives of black Americans and other people of color, but in the lives of ordinary white Americans as well by virtue of the many, cumulative material advantages they have reaped over time. These are the profits of whiteness – a “cash value” made up of literal dollar returns derived from housing secured in discriminatory markets and cultural capital from connected educational infrastructures; from racially homogenous insider networks; and especially from “intergenerational transfers of inherited wealth that pass on the spoils of discrimination to succeeding generations” (Lipsitz 2006:vii). Although white Americans today are not directly “guilty” of slavery, and many may not engage in explicit or directly hostile racial discrimination, “they are caught up in the process . . . [as] inheritors of the benefits of

slavery and discrimination” (America 1993:30); possessively invested in a whiteness infused by property – both literal and expected. As my research demonstrates, the historical legacy of deprivation (and often unspoken, but related, white enrichment) is not simply theoretical conjecture; it is a contemporarily verifiable truth.

### CHAPTER III

#### METHODOLOGY\*

Social scientists tend to agree that the research questions we ask should dictate the methodological strategies we choose, a process that shapes the very data we collect. Occasionally, however, the process works in reverse; we stumble upon rich data that do the dictating, that seem to call out for analysis. Such was the case with the data I share in this dissertation research.

In the fall of 2008, I taught my first course in racial and ethnic relations. I was already actively involved in proposing my dissertation project, and at that time was pursuing a methodology based on in-depth interviews with multiple generations of white and black families. Like many instructors, I incorporated my research interests into the curriculum I developed for the course. I introduced my students to the concepts of *unjust enrichment* and *impoverishment* (Feagin 2010), and as a class we explored a variety of socio-historical examples. I shared research investigating the racial wealth gap and we attached these historical and empirical data to theoretical discussions about social reproduction and how the material basis of “race” forms, and is formed by, a systemically racist structure.

As I was mulling over possible projects I might assign my class to culminate our

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investigation of these topics, on the advice of a colleague I settled on one where students would trace their own personal family histories of intergenerational wealth and capital acquisition and transfer.<sup>15</sup> I was pleased with the idea, and thought I might eventually write a teaching-based article on the assignment since it linked to my research, so I applied for IRB approval to collect the papers produced by my students. I did not imagine then that four classes, and 156 student papers later, this would form the primary data of my dissertation project.

My teaching approach had long rested on a central principle of critical pedagogy – students learn best when they “study the world sociologically for themselves . . . and [are] deeply critical and self-reflective in the process” (Feagin and Vera 2008:260; Freire 2007; Gatson 2006; hooks 1994). As I graded my students’ papers I was reminded that my students’ knowledge could also be taken seriously in itself, and that indeed, it should (Bernal 2002). Prominent social theorist Anthony Giddens posits that “*every social actor knows a great deal about the conditions of reproduction of the society of which he or she is a member*” (Giddens 1979:5, emphasis in original). Clearly, my teaching approach also rested on this principle, at least implicitly. Over the course of reading the family research projects prepared by my students that fall, I realized this assignment was not simply cogent pedagogy – it yielded a tremendously rich pool of data that could be analyzed from a variety of angles.

Although not the product of pure chance, it was certainly advantageous that the

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<sup>15</sup> I must especially credit Rosalind Chou for helping shape the idea for the family research project.



data contained within my students' papers could be used to address the dissertation research questions I had already identified, and more. Beyond this, incorporating my students as participant-researchers conformed to my general commitment to employ critically-oriented methodology in my research. Once my thinking converged around these numerous revelations, I abandoned my initial interview methodology and focused on collecting additional papers from students.

#### THE DATA: COLLECTING FAMILY RESEARCH PAPERS

Over the course of four semesters (Fall 2008, Spring 2009, Fall 2010 and Spring 2011), I collected 156 papers from students enrolled in my courses. Two of these courses were sections of Racial and Ethnic Relations conducted during Fall 2008 and Spring 2009; and in Fall 2010 and Spring 2011 I taught Social Problems, utilizing the same course assignment. As indicated above, the family research project completed by students was preceded by a unit on the social reproduction of racial inequality, grounded in the concepts *unjust impoverishment* and *enrichment* (Feagin 2010). I centered the classes' study specifically on: (1) the intergenerational transmission of wealth; and, (2) the multi-dimensional role of capital. Following several weeks of lectures, reading and discussions on the above topics, I assigned students to trace their families' intergenerational wealth and capital transmission. Questions students explored through consulting family histories and interviewing family members included: Is there a family history connected to slavery? Did anyone in previous generations inherit property, money or businesses? Did parents or grandparents receive down payment help for purchasing a home or assistance with college? Did the family take advantage of formal

programs that would facilitate wealth/capital-acquisition, like the Homestead Act or the GI Bill? Did anyone use social networks to get jobs, secure loans, open businesses?

To manage length, students were told they could choose to focus on one or two branches of their family lineage. They were instructed to use information from the unit to analyze their data for racial dynamics that likely influenced their families acquiring and transferring wealth and capital. They were additionally encouraged to consider other issues discussed in class; for example, situations where one type of capital was used to access another; experiences with white flight; segregation experiences that facilitated or hampered work or living options/outcomes; and ideological rationales offered by their families to explain successes or failures. Finally, students were asked to reflect on what they were taking away from their research. (See Appendix A for the full paper prompt; for a full elaboration of how the family research project is utilized as a pedagogical strategy, see Mueller 2013).

When completing their projects, students were aware that the topic related to my own dissertation research, and, in the case of the latter three courses, that I had utilized the project before. They did not know, however, that they would be asked to participate in my research by sharing the papers they produced for the class. Once their research was complete and grades for the project had been distributed, students were invited to have their papers included in the study. I took several steps to ensure that all participation was voluntary and would be uninfluenced by students' concerns over how their choice to participate or not might influence my evaluation of them as their instructor. Most participation was secured from students during a subsequent class

period. While I first described the research and of what involvement would consist, I brought in a third party to administer the actual consent procedure after I left the classroom. Those students who agreed to participate were asked to complete a short demographic questionnaire, and instructed to email an electronic version of their paper to the third party consent administrator. Students were assured both verbally and via the consent document that the consent administrator would secure all forms and files until final grades for the course had been calculated and assigned, only after which she would release them to me.<sup>16</sup>

While most participation was secured in the manner described above, I solicited participation from a handful of students following the end of the semester. This was necessary as some students were inevitably absent the day that the in-class consent procedure was conducted. I sent solicitation emails to this small group of students, and arranged to meet with those who agreed individually, to conduct consent procedures and have them fill out the demographic questionnaire.

Using these two methods I was able to secure a response rate of just under 80% (calculated from the total numbers of students enrolled in the classes who had completed a family research paper). Consent administrators reported no hesitation among students during in-class consent procedures, and indeed believed that all or nearly all students present filled out consent documents. Similarly, in those cases where I contacted

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<sup>16</sup> I was able to eliminate the step of having students email their papers with the final two classes, as students from these classes had turned in their papers online via the course Blackboard web page. Once the semester was complete and grades assigned I could return to the course web page to retrieve those papers from students who had agreed to participate during the in-class consent procedure.

students directly following the end of the semester, I found those who did consent were often highly enthusiastic about allowing me to use their papers in my research and, at worst, neutrally compliant. While there is likely some element of social desirability involved, given that students were not compensated in any way for their participation and that my formal relationship with the vast majority had ended, I feel reasonably confident the high response rate is not the product of students feeling coerced to participate. Occasionally students would agree to participate over email with me, but fail to show up to fill out actual consent documents. I believe this is most likely explained by the extra effort required to come in and fill out the papers and not the hesitation to participate; had they been hesitant, they could have simply ignored my initial email correspondence. Indeed, only a small handful of students ignored my attempts to contact them outright.

## THE SAMPLE: STUDENTS AS PARTICIPANT-RESEARCHERS

### *Benefits of the Sample*

While it is fair to say that I did not engage in a formal sampling procedure and that, in essence, my sample chose me, there are serendipitous benefits of my student sample worth mentioning. As alluded to above, involving students as participant-researchers is a politically sound choice for a project grounded in a race critical framework. Beyond this, however, tapping students to reach into generations of family information is exemplary of the kind of purposive, theory-based sampling this research

question requires (Burawoy 1991b; Feagin, Orum, and Sjoberg 1991).<sup>17</sup> In theory-based sampling, the researcher samples “incidents, slices of life, time periods, or people on the basis of their potential manifestation or representation of important theoretical constructs” (Denzin and Lincoln 2005; Patton 2001:238). By beginning with my students’ generation I was able to draw data that linked this most contemporary generation to typically at least two preceding generations and often more. Because my goal all along was to extend current empiricism by moving beyond bi-generational analyses, and empirically account for the historical impact of the generations of explicit, formal oppression, this proved ideal.

My particular sample also achieves what might be described as “critical case” benefits (Patton 2001:236). As I address more fully at the end of this chapter, my data are neither designed, nor was I seeking to produce, generalizable results. My sample of students (and by extension their families) is, with some exceptions, regionally concentrated in the south and specifically in Texas. Nonetheless, for the purposes of my analysis, rather than a detriment, this over-representation is actually useful. Many researchers acknowledge the logic and power of selecting information-rich cases to study in depth (Bernard 2000; Burawoy 1991b; Feagin, Orum & Sjoberg 1991; Patton 2002). Rather than seeking broad generalizations to all possible cases, critical cases allow the researcher to make “logical generalizations” from the weight of evidence produced in studying a critical case (Patton 2001:236-237). As Burawoy (1991a:281)

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<sup>17</sup> In my original methodology, where I planned to conduct interviews with multiple generations of white and black families, I proposed just this kind of sampling strategy.

describes it, “the importance of the single case lies in what it tells us about society as a whole rather than about the population of similar cases,” producing explanations that may achieve *societal* significance rather than *statistical* significance.

Texas is just such a critical case, offering a unique racial history, while remaining characteristically “southern” in many respects, particularly in the east (Buenger 2001; Calvert, De León, and Cantrell 2002; Haley 2006). During Jim Crow, Texas’s legal, social, economic, and political system was typical for a southern state. And while Texas has an extensive history as a slave state (Campbell 1989), due to its vast land expanse and the extensive efforts made by the Texas government and private industry to lure immigrants to the state, it was also an important site of early homesteading (Calvert, De León, and Cantrell 2002; Rozek 2003). Critical cases are often sampled under the guiding principle of, ““if it doesn’t happen here, it won’t happen”” (Patton 2001:237). Collectively the above-named features made the Texas regional over-representation quite ideal for this research.

In addition, my particular sample of college students achieves one other significant benefit. Again, though I cannot claim my sample is statistically representative of any given population, I am comparing groups of students who have all achieved admission to the same institution of higher education. In having accessed higher education, it might be said that they skewed upwards on traditional indicators of socioeconomic status. The benefit of this, of course, is that intergroup racial differences in wealth and capital that do emerge are better isolated from intergroup class-based effects. More generally, we can additionally assume that such differences are not

attributable to other kinds of characteristics that affect entrance to this large public institution. In particular, this institution explicitly prohibits affirmative action in admissions both on the basis of family legacy and racial status, two commonly employed non-merit factors, extending the analytic benefit of the sample further.

### *Demographics*

Generally speaking, the demographics of my sample were fairly typical for a college population. Their average age was just under 21 years old. Most students were between 19 and 21 years old, with a total range of 18 to 37 years old. Only five students were 25 or older. As indicated above, there was a distinct regional concentration among the population. Around 95 percent of the sample had been raised in the state of Texas and attended high school in Texas. In addition, nearly 97 percent of students identified that their parent(s) still resided in Texas.

Table 1. Students' Racial Self-Identifications

	N	Percentage of Sample
White / Caucasian	105	67.3%
Black / African American	16	10.3%
Hispanic / Latino/Latina	21	13.5%
Asian / Pacific Islander	4	2.6%
Native American	1	0.6%
Bi- / Multi-Racial	9	5.8%
Total	156	100%

With respect to gender, the sample was disproportionately female – 42 (27 percent) men and 114 (73 percent) women. Table 1 presents the students' racial self-identification, based on a demographic form they filled out when consenting to participate. Though they were given racial category options from which to choose, the form indicated they could check as many boxes as they wanted, and there was also a space to write in their own chosen identification or clarify if they felt the discrete categories were insufficient. None used this space to do much more than clarify the origins of their identity if they were bi- or multi-racial.

## ANALYTIC DESIGN

### *Multi-Tiered Approach*

One of the most appealing characteristics of culling data from the student papers was that they offered multiple possible layers of analysis. At the most basic level, here I had access to a large collection of family histories chronicling the acquisition and transfer of numerous examples of wealth and capital, typically over more than two generations. While I do not regard my project as a quantitative study, I knew papers could be coded for these examples, creating a highly unique pool of categorical data. To my knowledge, there is currently no such body of multigenerational wealth data that exist. While arguably limited in comprehensiveness and certainly in terms of the statistical generalizations it can generate, a point I address in methodological limitations below, this step in the analytic strategy built a theoretical sampling that was quite ample for capturing themes of interest and testing my conceptual framework (Becker 2001; Glaser 1967; Glaser 1978; Strauss and Corbin 1990). And again, given other comparable



similarities across this particular sample population, racial differences that do emerge are theoretically meaningful.

Beyond generating categorical data, I knew the student papers could be qualitatively coded to thematically analyze matters related to: (1) the social mechanisms involved in intergenerational wealth/capital transmission; and, (2) the discourse surrounding family wealth/capital transmission narratives (both among the families and the students themselves). The first is explicitly central to my theoretical interest; from the outset the primary theoretical aim of my dissertation research was to elaborate a race critical theory of social reproduction by identifying *specific social mechanisms* that reproduce racial inequality over time. However, the second serves this goal as well; analyzing how families and individuals understand their successes and failures and how they tell the story of family wealth/capital transmission (as discursive text) illuminates the ideological ways such narratives are patterned. Because racial ideologies, the discursive patterns that emerge from the logic of those ideologies, and the racialized social structure are all recursively connected, this becomes an equally important step in illuminating the social mechanisms that reproduce inequality over time (Bell 2010; Bonilla-Silva 1997; Feagin 2013; Martinot 2010; Moore Forthcoming). Although it is beyond the scope of this dissertation to engage a full discourse analysis of student papers, I address some of the most important themes as they relate to the social mechanisms of racial reproduction addressed within.

It is worth noting that an additional benefit of using student papers as data is that they can be subjected to yet another layer of analysis – coded to assess the pedagogical

relevance of the family research project and the impact of the project on student learning.<sup>18</sup> Though evaluating the family research project as a pedagogical strategy is not a central aim of this dissertation analysis, it is nonetheless worth considering the value this imparts to the discourse analysis I do initiate here. Indeed, it is highly advantageous to be able to scrutinize the wealth transmission narratives that the families provide to students as distinct from the narratives that the students write themselves. In a loose sense, we might think of the class and project as an “experimental manipulation.” Conducting their family research in the context of the critical instruction they experience can be likened to an “experimental intervention” my student participants undergo. Comparing patterns of their narratives and reflections to those provided to them by their family can yield important insights about ideology and the route to racial *conscientization*.<sup>19</sup> Given my scholarly commitment to engage in an “epistemology of liberation” in my work (Dei and Johal 2005; Feagin and Vera 2008; Zuberi and Bonilla-Silva 2008:331), I regard this element of my analysis as important as any other. Indeed, my specific examination of student reactions to the project indicates that the research and opportunity for personal reflection is often consciousness-raising, politicizing and even liberating, for many students across racial groups (Mueller 2013). I believe this supports that research that demystifies empirically specific and personal patterns of unjust enrichment and unjust impoverishment is vital work in the body of race critical scholarship. Truly, because “not seeing” the underlying social machinery of whiteness is

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<sup>18</sup> In Mueller (2013) I fully describe the family research project as a pedagogical strategy and provide just such an analysis.

<sup>19</sup> The concept of *conscientization* derives from Friere (2007).

itself part of the machinery, the work of exposing these mechanisms has the potential to be destabilizing (Bell 2010; Feagin 2013; Martinot 2010:3; Mills 1997; Moore Forthcoming; Steinberg 2007).

*Qualitative Methodological Rationale and the Extended Case Method*

As indicated above, while my data do include numerical categorical coding, my research is purposefully grounded in a qualitative methodological approach. Perhaps most centrally, I am seeking to move beyond what quantitative approaches can reveal about racial disparities like the wealth gap. It is certainly true that social science benefits from the quantitative representation of phenomena (Bahr and Caplow 1991; Mishler 1996). Quantitative studies (such as those described in the previous chapter) have done well to document the economic reproduction of racial disparities, illuminating the depth, severity and contours of racial wealth disparities in particular. Nonetheless, interpreting such data requires that researchers “reattach abstract characteristics to living people and . . . interpret what they mean in context” (Bahr and Caplow 1991:86; Mishler 1996).

My research seeks to refine theory around the larger, ongoing “racial projects” and social mechanisms involved in socially reproducing “race” over time (Feagin 2010; Omi and Winant 1994:56); most critically the reproduction of material indicators that contribute to imbuing “race” and “racial difference” with their constructed form and substance. To do so necessitates moving beyond gathering statistical evidence that implicitly confirms social reproduction is happening, toward explicating instead *how* it happens (Fontana and Frey 2008; Gallagher 2000; Gubrium and Holstein 1998).

The aims of this project specifically enjoin my use of the *extended case method*

(ECM) (Burawoy 1998; Burawoy 1991a). Though typically applied within ethnographic fieldwork, I argue that the principles of ECM are well applied to qualitative work broadly, as the method is fundamentally concerned with directing researchers' orientation to theory, data, and how the two relate.<sup>20</sup> In contrast with grounded theory's reliance on an inductive/interpretive process of theory-building, researchers utilizing ECM explicitly utilize existing theory to align themselves to their fields of inquiry. As Emerson (2001) explains, "the field provides not opportunities to discover new or unappreciated processes of social life, but a series of sites allowing 'critical tests' of existing theory" (p. 283). In grounded theory, researchers use the diverse array of evidence they gather in the micro-setting to work toward broad macro principles that define ever more general theories. In contrast, when using ECM what is interesting in the data field emerges *from* theory. Researchers utilizing ECM begin by using theory to "lay out as coherently as possible" what they expect to find in the field before entry (Burawoy 1991a:9). While I did not enter a "field," *per se*, I argue that this injunction is centrally about using theory to self-consciously orient researchers toward their data (the "site" of discovery), and I address how I applied this directive in the initial analytic stage below. This step – of "hypothesizing" the way macro-forces should impact the micro-social situation – then leads the researcher to identify data that violates those expectations. The end-goal is the reconstruction and improvement of existing theory, as the research builds richer, more developed explanations that account for the anomalies

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<sup>20</sup> ECM also specifically embraces a reflexive stance toward the research process, more generally. I expand and develop these points and argue for the utility of extended case method for non-ethnographic qualitative research in an in-progress manuscript.

that arise out of the data; indeed, anomalies become exemplars for the reconstructed theory (Burawoy 1991b).

In seeking to locate “everyday life in its extralocal and historical contexts” (Burawoy 1998:5; Burawoy 1991b) ECM addresses a common critique of participant observation (and qualitative work more generally), that it is inherently “micro” and ahistorical (Burawoy 1991a). ECM is explicit in seeking to trace historically specific causality; that is to understand how the “historically specific constellation of forces” that emerge from states, economies, legal orders and the like shapes events and the domination that results (Burawoy 1991a:281). A race critical orientation dictates the use of methods designed to situate the social products of everyday life in a macro-socio-historical structure of white supremacy (Feagin and Vera 2008; Twine and Warren 2000; Zuberi and Bonilla-Silva 2008). Indeed, my work is grounded in a theoretical assumption that the racial wealth gap is: (1) the product of a historically-, structurally-, and thus racially-contingent intergenerational process; and, (2) recursively linked to a meaning-making process that emerges to explain, ideologically justify, and thus further propel micro-level actions that reproduce racial disparities in wealth over time. The ability of ECM to accommodate these assumptions makes it particularly viable for the current project.

It is worth adding that because it attends to the recursive relationship between the micro- and macro-level, ECM is also a methodology epistemically consistent with liberation-oriented scholarship. Without identifying macro-determination, grounded theory is limited in its ability to produce knowledge that fully conceptualizes constraints

and thus more meaningfully informs social change efforts. In contrast, by highlighting “systemic forces and the way they create and sustain patterns of domination in the micro situation,” ECM produces social theory that can be more easily applied to social policy, movement-building, and other efforts oriented toward progressive social change (Burawoy 1991a:283). In other words, ECM capitalizes on the recursive relationship between social structure and agency (Giddens 1979). ECM provides a means to assess the role of macro-forces in structuring the actions, behaviors and beliefs of individuals, by laying out “paths of least resistance” (Bonilla-Silva 1997; Feagin 2010; Johnson 2008:18); yet also acknowledges micro/macro-reciprocity. While the micro-actions of agents are often structurally reproducing, in assuming agency ECM recognizes the possibility of “autonomous spaces for resistance,” spaces where agents might walk different paths, and resist through practices of innovation, negotiation, and rebellion (Burawoy 1991a:284).

## ANALYTIC PROCEDURE

### *Categorically Coding Capital Acquisition, Transfer and Dispossession*

The preliminary analysis of papers involved independent coding by two readers – myself and a research assistant – tallying categorical instances of wealth and capital access, transfer, and dispossession. The use of independent coders served as a type of investigator triangulation (Denzin 1970) and a means to strengthen the reliability of the categorical tally (Compton, Love, and Sell 2012).

The categorical tally and rules utilized for coding family wealth and capital were developed through a multi-step process of pre-testing and refinement. Despite the

ostensibly straightforward task implied in “counting” wealth and capital instances, this process of fine-tuning both the tally and rules well-illuminated the subjective, socially constructed nature of this seemingly objective act; one by which actual events are “transformed into the currency of fact” (Daly 2007; Smith 1993b:12; Thompson 2000). Indeed, in the case of the current research, we might say that actual events were transformed as many as three times: first by families in considering both what information to impart to my students conducting their research, and how to communicate it; second by the students as they conducted their research and translated their findings into final papers;<sup>21</sup> and finally, by me (and to a lesser extent, my second reader). My position as a researcher inevitably entered this process as I made decisions about which matters would be considered theoretically-relevant (and thus counted); and developed a meaningful logic around what the counts were capturing and what I determined they should be capturing. For example, I had to consider matters such as: should a business with multiple locations be counted as one business; or, should each one be counted as a separate business? Should I account for whether an inheritance is shared among five siblings versus one; and if so, how? For situations like these, and many more, I was consciously involved in making decisions about not just whether these kinds of distinctions were empirically and theoretically relevant, but also whether I could reliably account for them with the data I had assuming I thought they were. While I believe the decisions I arrived at were methodologically and theoretically sound, being also

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<sup>21</sup> I plan to analyze the “transformations” of families and students in a future comparative analysis of wealth transmission narratives.

committed to reflexivity as a researcher, I acknowledge them as inevitably informed by my particular theoretical commitments and broader social positioning (Becker 2001; Collins 2009; Gallagher 2000; Gould 1996; Harding 1993; Harding 1998; Wolf 1996; Zuberi and Bonilla-Silva 2008).

I initiated the process of coding for instances of capital acquisition, transfer and dispossession by crafting both a preliminary tally table for categorically coding wealth and capital examples and a corresponding set of tallying rules. The final tally table was laid out by overarching sections (e.g, Actual Inheritances; Home/Land/Farm/Property Ownership; Use of Social Networks; Education), which were then sub-divided into columns and sub-columns where actual counts would be recorded. Most tallying rules (reprinted in full in Appendix B) were written to address how instances would be coded under these different sections and columns. Tallying rules also included the broad injunctive that examples of wealth and capital be tallied only when stated as objective assertion/fact in the paper. So, for example, a statement such as “My aunt received help finding a job from her grandfather” would be counted as an instance of social network assistance; by comparison, a statement including phrases such as “I *assume*,” “It is *likely*,” “My mother *speculated* that my aunt received help find a job from her grandfather,” would not.

With preliminary coding tools complete, I chose two papers to pre-test the tally and our independent coding. Notably, this step also served as a means for coder training, and provided a baseline to evaluate our agreement around how we chose to code different examples (Compton, Love, and Sell 2012). After evaluating where we



converged and diverged and discussing the logic of our coding decisions (paying particular attention to potential reasons that explained counting divergences), I made adjustments to the tally and updated the tallying rules. I also added the more formal coding instruction that we underline categorical instances in the papers and notate on what page of the tally that particular example would be recorded. Utilizing this new instruction and the revised tally and rules, we then repeated the process by re-coding the two original papers and newly coding two new test papers. Again, this step was followed by evaluating places of agreement/divergence and making further adjustments to the tally and rules for coding as necessary. This step was repeated one more time, adding one more test paper. As such, this preliminary process of coding, re-coding and rule-revision involved five test papers. With the refined coding tools established through this three-part process, we coded one more test paper to check level of agreement, bringing the total number of coding test cases to six. After this point categorical coding of all remaining papers proceeded independently and without further internal evaluation of convergence/divergence.

Inevitably, unanticipated or otherwise unusual examples would occasionally emerge as we proceeded coding the remaining papers, raising questions over how particular examples should be tallied. Though rare, these sometimes necessitated I make changes to the tally table, or, more often, to the tallying rules. The handful of occasions where I made slight adjustments to the tally table typically involved making basic clarifications (as opposed to adding entirely new sections or columns). For example, under the section concerning “Use of Social Networks” I changed a column that read

“For Jobs” to “For Jobs/Promotions.” More commonly I updated the tallying rules to address this need for clarification. For example, in the rule regarding how to code “Use of Social Networks” I updated the initial logic that social networks should be tallied in situations where individuals/families used networks to gain access to resources (e.g., a loan) or opportunities (e.g., a job), adding that we should also count examples where access to networks provided a person or family with information they might not otherwise be privy to, but which could be useful to them (e.g., information about a school district, about a job application process, etc.).

With independent categorical coding complete, I organized the resulting data tables by race. I describe the full process of categorical data organization, including operationalization of variables and race, inter-coder reliability-testing, and findings in Chapter IV.

### *Qualitative Thematic Coding*

As discussed above, analysis within ECM assumes that the researcher has developed a theoretically-informed set of expectations prior to entering the field (or as I am applying it to this non-ethnographic work, before they encounter their data, whatever the site of discovery may be). Pursuit of theory reconstruction then proceeds through a “running exchange” between both: (1) data and the continually emergent analysis; and, (2) analysis and existing theory (Burawoy 1991b). This requires a process of coding and recoding, keeping the researcher in continual discourse with the data (Lofland et al. 2006). Through this ongoing process themes and empirical patterns emerge, are compared to theory, and so on, as saturation is achieved. Critically, by staying in

conversation with theory, the researcher identifies not only those patterns that align with theoretically-derived expectations, but also those that insufficiently conform or violate them altogether, thus allowing for the extension, refinement and reconstruction of existing theory as the researcher works to account for these anomalies.

I specifically employed ECM qualitative thematic coding to evaluate: (1) the intergenerational mechanisms of wealth/capital transmission, what I came to conceptually label *inheritance pathways*; and, (2) the discourse of family wealth/capital transmission narratives. The preliminary “hypotheses” with which I approached my data derived from the theory and literature outlined in Chapter II, and the first entrée to my data “site” occurred as an instructor, as I graded and responded to the papers written by the students enrolled in my courses. My second read of papers came during the categorical coding portion of the data analysis. While I did not formally code around inheritance pathways nor discourse at either of these points, I was certainly struck by anomalies that started to emerge and I began to consider ways to theoretically account for such divergences.<sup>22</sup>

Following these preliminary coding I experiences, and having developed some insights about my data through them, I began a more formal process of qualitative coding and re-coding. I built a working definition of inheritance pathways: instances involving the transfer and/or interconvertibility of wealth/capital between two or more

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<sup>22</sup> This was particularly facilitated in the course of teaching, as I used the collective results of students’ research in the classroom to explore and discuss aggregate racial patterns (see Mueller 2013). This forced me to consider at that point how to explain anomalous patterns that emerged (such as when students of color reported atypical acquisition of property or other capital-related resources).

generations, and coded specifically for these. I then went through another round of coding to identify different patterns that characterized these pathways (e.g, situations where the state influenced a family's inheritance pathway). I also approached this stage of coding with the intention of extending existing theories of capital and class reproduction by attending closely to the ways and circumstances under which race intersected with forms of capital addressed in social theory, other social locations (e.g., gender), as well as when race appeared to act as a form of capital in and of itself.

I engaged a final stage of preliminary qualitative coding around the discursive patterns of family wealth narratives. I coded specifically for text that captured the students' narratives surrounding wealth/capital acquisition and transfer; as distinguished from text that addressed narratives provided to the students by family members and others. From these I identified preliminary discursive themes.

#### *Historical/Corroborating Evidence*

Beyond the socio-historically-grounded research that initially stimulated this research and informed my analytic framework (e.g., Brodtkin 2006; Katznelson 2005; Roediger 2007; Shanks 2005), additional research was occasionally necessary during data analysis, to help corroborate claims and/or add socio-legal-historical context to the specific narratives presented in the students' papers. For example, students would occasionally reference a particular resource-related policy that I was not familiar with, which I would investigate to check for veracity. Other times students would document particular circumstances that I suspected should be contextualized to account for race (even if the students themselves did not identify specific racial dynamics at play). These

included matters such as an ancestor acquiring a particular position or accessing certain educational infrastructural benefits that I suspected were racially impacted by local, state or national policy, law, or common practice. As such, my analysis included intermittent research on such matters as they arose during the initial coding process.

## LIMITATIONS

### *Reframing Limitations*

It is customary and useful to address the limitations of method used to examine one's research question, and the impact these have on the data produced. For qualitative studies, this usually means anticipating and responding to traditional critiques that emerge around matters such as the breadth of data and generalizability of findings. It is perhaps a more helpful exercise to reframe limitations around the question of what one's data is and what it isn't – what it does (and does not) address. Specific to my research, what are my data able to reveal about the social reproduction of systemic racism generally (and racialized wealth and capital inequality more specifically), and what are they not designed to address?

My data are neither designed nor meant to build an irrefutably comprehensive numerical picture of wealth disparities. I do not seek to identify all matters involved in the racial wealth gap variance. I leave that to the work of those who specialize in the methods that are designed to those ends, and particularly call on quantitative researchers willing to engage and interrogate this important work from a race critical standpoint (Zuberi and Bonilla-Silva 2008). Given that my method is not designed to explain racial variance, I can extend this logic to say that my research is not designed to identify

absolute generalizations that map perfectly onto the discrete categories we regard as making up the independent variable “race.” Indeed, that is the beauty of what this data *is* designed to reveal, which is how the dependent variables we “predict” by race – such as wealth and capital variance – are actually the products of social mechanisms built in a context of white supremacy.

Despite the fact that many – perhaps most – racial wealth gap studies cast their findings in a framework of “race effects” and “racial differences,” these are in actuality disparities produced by historically- and structurally-contingent processes of racialization and white supremacy (Omi and Winant 1994; Zuberi and Bonilla-Silva 2008). And indeed, in producing markers of racial difference, it is through these processes that “race” and the categories we know as discrete “races” are formed, mutated and maintained (powell 1997). Failing to name this process (as occurs in much social science) is a grave oversight and reifies the idea that race is “real” and not socially-constructed at every level. Furthermore, this failure additionally bolsters the ideologically racist explanations for racial inequality circulated among the white public (Bonilla-Silva and Baiocchi 2007).

In targeting social mechanisms this project is directly positioned to expose this social machinery; a project to which ECM, in its emphasis on anomalies, is particularly well suited. As my data confirm, anomalies reveal as much or more than the cases that confirm expectations about white families being facilitated in asset acquisition and people of color inhibited. The anomalous cases help craft a rich understanding of the intersectional way that race is “built” by a structure that helps produce disparities in

class and other matters, because they show what happens when agents maneuver creatively within that structure, to produce outcomes we would not expect.

#### *Addressing Concerns over Data Bias/Manipulation*

Of concerns that remain, some may charge that there could be bias or outright manipulation of data in the students' reporting. To be sure, as an instructor I specifically wondered if students would manufacture examples of wealth transfer in the hopes of writing a "better" paper (and earning a higher grade). Beyond that, some might suggest more racialized motives: that students of color would be inclined to paint a harsher picture of family struggles to provide "evidence" of racial oppression; that white students would do the same to minimize proof of personal (or corporate) racial privilege, or even go as far as repressing specific examples that made their families look bad or "racist." While there is no way to know for certain that these types of manipulations, intentional or otherwise, did not occur, there are a number of reasons to believe the data is not fatally contaminated by such maneuverings.

First, anticipating these potential social pressures as an instructor, I undertook specific efforts in the classroom when presenting the assignment to students. Students occasionally expressed concern they would be unable to find examples of wealth acquisition and transmission. While that did not usually turn out to be the case, occasionally there were family dynamics that did present challenges to executing the research – for example, situations involving divorces, estranged relationships across generations, or more recent immigration. Additionally, at least one student came to me frantic about her family's outright unwillingness to discuss these "personal" matters. To

minimize and address their concerns, I assertively communicated a simple end goal of learning when I introduced the project. I explicitly assured students that their grade was not contingent on finding the most examples of wealth and capital; nor on crafting a family narrative that mapped exactly onto the concepts and examples we had discussed (i.e., there was no end goal to “prove racism,” nor gain in doing so). Rather, I told them to attempt to gather the fullest data possible and then utilize the theory and information presented in class to analyze it, whatever it turned out to be. I shared the sociological dictum, “everything is data” (even “no data”), and told them that if they found something that seemed to stand outside what we might expect (e.g., students of color whose family members were able to acquire land during the era of legal segregation), they should attempt to analyze *why* that might be and *what it meant*. Throughout the process I made myself available to meet, to address concerns that did arise. Under my encouragement the young woman whose family refused to share information turned her (lack of) data into a stellar analysis of the racial significance of her family’s resistance, discussing what such silences accomplish ideologically.

Beyond these practical safeguards, I believe the students’ papers, and in particular their personal reflections contained within, go a long way toward minimizing concerns over bias and manipulation. Students frequently expressed feelings of anticipatory doubt followed by surprise. For instance, one white female student reflected, “As soon as I got this paper assignment I thought to myself, ‘none of these things will have applied to my family;’” adding, however, “little did I know that my family had a hand in [these issues] more than I thought.” Students also frequently



admitted an initial emotional discomfort with the project and material. As one white man wrote, “Arguments and theories of systemic racism, unjust impoverishment, white privilege, and transmission of wealth are not easy to accept or swallow, they attack that which many people (including myself) wish was purely the result of hard work;” yet he acknowledged the obvious racial dynamics of his family’s wealth acquisition, concluding that though it was “hard to accept[, s]ystemic racism is real, and it does affect us much more than is often realized.” Interestingly, students of color are often similarly dubious and discomfited. One black woman reflected that “[b]efore this assignment, I was pretty sure that I was an exception to what we had been learning in class. I did not understand that systemic racism had absolute consequences in my life and the lives of those around me.” For their part, students of color are often additionally and exceptionally disinclined to tell their story “from the perspective of a victim,” as one Latina female wrote.

While these sorts of reflections are revealing in their apparent sincerity, an even more supportive finding is that many students miss the obvious racial dynamics of their family wealth transmission histories. For example, a number of white students’ reflections were ideologically colorblind. Some patently disagreed that their family wealth history revealed any white privilege, despite providing examples that obviously implied it (e.g., immigrants being granted citizenship at a time it was legally restricted to ‘free white persons’). It would be quite something to imagine that white students would make up examples only to end up analyzing them badly. Indeed, white students would have a more vested interest in manufacturing the kind of evidence that would disconfirm

their family's racial privileges than the reverse; an idea these reflections also seem to support.

The credibility of the data is additionally supported by the fact that the accounts of students of color contained a significant number of anomalies (that is, examples that would seem to “disprove” the presence of racism). Manufacturing this kind of data seems equally unlikely, particularly as it made the work of research analysis more challenging for the students, requiring they develop novel explanations for how such unpredictable outcomes could have occurred. Taken collectively, my safeguards and findings lead me to believe that most students were not manipulating the data they included in the papers, and that if that did occur, it was in a small minority of cases. Given the race-specific pressures of social desirability, if anything, evidence of racial privilege is probably conservatively skewed.

Finally, it bears stating that social statistics no more represent absolute facts than newspaper reports, private letters, published biographies, or, in my case, student-produced research papers. “Like recorded interview material, they all represent, either from individual standpoints or aggregated, the *social perception* of facts; and are all in addition subject to social pressures from the context in which they are obtained” (Thompson 2000:124). Despite this truth, the veracity of data produced through qualitative means remains more frequently challenged than that deriving from quantitative methods. In the end, however, our work as social scientists rests on the ontological assumption that there exists some correspondence between the data we collect and larger phenomena of interest, irrespective of the methods we employ (Daly

2007). Whether we administer surveys, conduct in-depth interviews, or gather data through the guided efforts of participant-researchers as I have done here, social scientists rely on people to report in a range of acceptable truth. When we utilize a large data set, as I have also done here, we can assume we better approach that verity through the aggregation and comparison of many accounts.

## CHAPTER IV

### TALLYING WEALTH AND CAPITAL

In this, the first chapter of my findings, I report the numerical results of an independent tallying procedure whereby student papers were categorically coded for instances of wealth and capital access, transfer and, in some instances, dispossession. As described in Chapter III, this coding process involved two readers (a research assistant and myself), a method that enabled investigator triangulation (Denzin 1970) and ensured increased reliability of the categorical tally (Compton, Love, and Sell 2012). Below I describe the process used to organize data, including operationalization of variables and of race; and, present the findings of categorical data analysis.

#### CATEGORICAL DATA ORGANIZATION

##### *Operationalizing “Categorical Instances”*

As described in the prior methodology chapter, the coding process entailed reading through the students’ papers and, utilizing coding guidelines, tallying categorical instances of capital acquisition, transfer, and dispossession. Categorical here refers to broad matters of theoretical interest, as developed out of the literature reviewed in Chapter II. Though I offer more thorough details on each below, broadly speaking variables were organized under the following broad groupings: slavery- and post-bellum era connections; land giveaway programs; formal federal/state/military programs; inheritances (actual, expected, and miscellaneous financial “gifts”); asset-ownership (homes, land, farms, business, and stocks/bonds; use of social networks; education (K-

12, vocational and higher education); relevant employment matters (benefits and other miscellaneous issues and abuses); and debt and asset loss. Though this particular data set is not designed to yield statistical generalizations, the categorical analysis does allow us to test the conceptual framework of the broader study, as well as these particular themes of interest (Becker 2001; Becker 2001; Glaser 1967; Glaser 1967; Glaser 1978; Glaser 1978; Strauss and Corbin 1990; Strauss and Corbin 1990).

What constituted an “instance” of any given variable under these groups necessarily varied. Coding guidelines were written to best isolate what was theoretically relevant about any given variable, and I address these matters in the details specific to categories and individual variables in the report of findings. One broad concern in counting instances was how to address matters connected to “couples,” of which there were plentiful examples. Those matters often undertaken by partnered couples, like buying a home or living as a married couple rent-free in someone else’s home, were counted as single instances (i.e., tallied as one occurrence of the particular matter of interest). This was one of many steps taken to develop the most conservatively skewed estimates of racial differences possible (others of which I address below).

### *Operationalizing Race*

Generally speaking, throughout my total analysis I worked to honor the racial self-identification of students and, when present, their families. The results of the categorical coding presented in this chapter specifically rely on the racial self-identification reported by students on their demographic questionnaires, both their own,

but even more particularly of their mother and father's racial ancestry.<sup>23</sup> Tabled findings are organized by race as a means for comparing categorical instances across three racial groupings: (1) white families (or students); (2) families (or students) of color; and, (3) families (or students) of color with multiracial data removed. This final grouping removed the subset of data reported by students who either: (1) identified as a person of color (that is, they reported some race other than or in addition to "White/Caucasian" on their demographic form) *and* that one of their parents had only white ancestry; or, (2) that they had been adopted by white parents.<sup>24</sup> This enabled me to better isolate the effect of racial status on capital access, transfer, and dispossession. With this step I avoided the potential over-estimation of instances among families of color by removing data from papers that inevitably included at least some instances connected to white-ancestral lineage. As I point out in numerous places in the tabled data below, this proved an analytically important step.

By this operationalization, the total number of papers from which data are reported parceled out as follows: white families/white students, N = 105; families of color/students of color, N = 51; families of color (multiracial excluded)/students of color (multiracial excluded), N = 39.

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<sup>23</sup> I address more theoretically relevant concerns surrounding operationalizing "race" and "families of color" in Chapter VI, where I present results from the qualitative analysis of papers from families of color.

<sup>24</sup> I also used the content of students' papers to inform which papers from students of color should be removed in this subset. In one case a young man identified as "White/Caucasian" and "Hispanic/Latino/Latina" on his demographic form, but it was clear from the context of his paper that he had only traced his father's side of the family, which he identified as having Mexican ancestry, so I did not remove his data from the broader collective of papers for families of color.

### *Inter-Coder Reliability and Collapsing Categories*

As indicated, use of a second coder increases the likelihood that findings are the result of “true variation” in the matter being coded, as opposed to biases inherent to an individual researcher/coder. Measures of inter-coder reliability provide a means to check agreement in coding, evaluating both consistency in observations between coders, as well as their consistency in coding over time (Compton, Love, and Sell 2012).

Inevitably, there were absolute differences between our counts on a number of categorical variables. Sometimes this appeared to result from categories that were too conceptually similar, making fine distinctions difficult to discern. For example, I initially wanted to make a theoretical distinction between instances where a business was started or launched from scratch by a family with those where a business was simply reported as bought or owned. Though we coded for these matters separately, it was often difficult to discern these differences in the students’ papers and disagreement in our coding appeared to reflect that. Nonetheless, once I collapsed these two categories into a single broad category of “Business-Ownership” during data organization, these coding differences became negligible.

Though not indicting of our coding, the final tally of instances also revealed some categories were so infrequently used as to be theoretically helpful on their own. In some instances these could be logically incorporated into other connected categories with more plentiful instances. For example, though I originally created a column for tallying provisions provided to families through the Bureau of Indian Affairs (BIA), there was only one instance of this recorded. Because this is fundamentally a welfare-

type provision, this category was collapsed into the broader category tallying state-linked “Welfare Provisions.”

Once the final data were fully organized by these processes of categorical organization, I evaluated inter-coder reliability for each variable, checking number of agreements relative to total number of observations. Agreement on individual variables was found to range between 0.66 to 1 (perfect agreement), and was above 0.8 on the vast majority of variables. Given that agreement on all variables was above what would be achieved by chance alone, it was unnecessary to remove categories based on poor correspondence between coders. And unsurprisingly, the overall reliability co-efficient reflects the high rate of agreement on individual categories. Evaluating overall inter-coder reliability using the test of Krippendorff’s  $\alpha$  yielded a 95 percent confidence interval estimate for inter-coder reliability between 0.9774 and 0.9911.<sup>25</sup>

Having demonstrated a sufficient and indeed high level of inter-coder agreement, I reconciled differences in counts by averaging instances across the two independently-coded tallies.<sup>26</sup> Averages were rounded down to yield a more conservative estimate. For example, under “Actual Inheritances,” in the category titled “Land/Home” I identified 132 instances of land/property inheritance reported over the total set of papers from

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<sup>25</sup> Compton, Love, and Sell (2012) demonstrate the superiority of Krippendorff’s  $\alpha$  as a measure of inter-coder reliability.

<sup>26</sup> Researchers have the choice of reconciling differences between coders in a number of ways – averaging coding (as I have done), or reporting the lower (or higher) total. While I considered opting to report the lower total between my co-coder and myself as a means for further supporting the conservative skew of my data, I was concerned that method might under-represent instances among families of color (potentially liberally skewing overall racial differences identified). As such, I resolved to average differences as described.



white families; my research assistant identified 119. The final tally utilizes the average of our counts, calculated by adding these totals and dividing by two ( $251 / 2 = 125.5$ ), then rounding down that difference, to 125. Though not used in calculating inter-coder reliability, instances of wealth/capital acquisition/transfer coded in the six test cases (used to develop the tally and coding rules as described in Chapter III) were then added into these final averaged totals. The tables reported in the findings below are based on the final results of these averaging and summing procedures.

### *Interpreting Findings of the Categorical Analysis*

In popular conversation and research alike, matters connected to “money” and “wealth” tend to trigger thoughts of dollar signs and numbers. Knowing this tendency, I have been adamant about the fact that I am not attempting to quantitatively assess the extent of the wealth gap in this study, or offer explanations grounded in statistical variance; that remains true even in this chapter on the numerical data tallies. I am committed firmly to this point primarily because it does not serve my theoretical interest or end; but it is true, as well, that my dataset is not designed to capture statistical significance for a number of reasons. For instance, there was great variety in the content of the students’ research. Some students traced one branch of their family tree, some many. Some students’ families have been in North America for many multiple generations, some are first generation immigrants themselves. And even when and if their family had been in the U.S. for many generations, students sometimes either did not report on the full family history, or could not by virtue of a dearth of information.

Findings must be interpreted in the context of this breadth of variety; for

instance, as when we are determining the applicability of a particular category to groups. There are notable occasions where the category of interest necessarily better applies to some families than others, the most obvious example being slavery-era connections. Many students' families had not yet arrived in North America during this time period of obvious theoretical interest. Other factors, like the relatively higher rate of more recent immigration among students of color, skew the grouped data reporting on other categories. Moreover, sometimes these matters (like the family's initial origins) were explicitly clear or deducible from students' papers and sometimes not. I have made an effort to make note of factors like these connected to the variables of interest and address them as relevant in the presentation of findings below.

In addition, I must believe that there were differences across students in terms of what they would record, or not record – differences perhaps produced by intentional manipulation, but even more likely by unconscious bias. So, perhaps some were more attuned to things like home ownership; some honed in on social capital. I also have reason to believe there may be some patterns in the categories to which students were less attentive, which I say more about in addressing areas of possible conservative skew below. Finally, (and as typical differences in the quality of student work would predict), some student papers demonstrated investigative research that seemed very thorough and some less so. Collectively, these factors make useful statistical comparisons, even by simple rate or percentage, either problematic or difficult to obtain. However, where it makes sense to do so, I have attempted to report rates or percentages that provide some baseline for making racial comparisons.

So, what are the possible interpretations with which we are left? We should consider the reporting of instances here as a “snapshot” of capital acquisition, transfer and dispossession among the families of racially different, but highly comparable groups of students. Again, as I argued in the previous chapter, we are comparing groups of students who have all achieved access to the same institution of higher education, which considers neither legacy nor race in admissions decisions. And they belong to families that are by and large geographically concentrated in the critical case region of Texas. If we take for granted that there are not racial differences in terms of the frequency with which the above factors and research oversights are represented among students (an assumption I think is fair given my read of the papers), then despite the fact we cannot take away an entirely complete picture of wealth and capital access and transfer among families, we can nevertheless identify highly theoretically-relevant patterns. Indeed, as suggested above, this opportunity for comparison is an excellent test of the conceptual framework on which this study is grounded.

*Conservative Skew.* A final note before turning to the review of findings; as I have suggested there are several reasons to believe that, if anything, the data are conservatively skewed to under-estimate instances of (and corresponding racial differences in) capital acquisition and transfer. Some factors are deducible as byproducts of the method. For example, it is unlikely that students could have possibly recorded all instances of capital acquisition and transfer occurring in their family, let alone in a single branch of their family tree. It is as unlikely that family members could have recalled all such instances. Furthermore, we run into issues connected to social constructions

surrounding what constitutes different capital-connected matters like “wealth” or “help.” For example, while most people conceive of the distribution of assets following a relative’s passing, with or without the injunctive of a will, as an inheritance, they are significantly less inclined to regard living – *in vivo* – transfers as a type of inheritance (as when a parent offers “help” with the down payment of a home) (Johnson 2006; Shapiro 2005); this despite the literal inter- or intra-generational transfer of material capital such provisions imply. There are also matters that undergraduate students are more likely to take for granted (particularly those privileged by race and/or class), such as parents paying for college expenses. Although the assignment is designed to encourage awareness and reflection, prevailing ideologies are powerful. I attempted to prepare students to “see beyond” anticipated veneers; nonetheless it seems probable that more common, sometimes ideological understandings prevailed, leading to underreporting. The finding that students sometimes missed the racial and class dynamics of their family histories in their analyses (as discussed in Chapter III) supports this interpretive assumption. Finally, I believe there were certain categories in particular that might have been underreported by students. These included matters that are theoretically relevant and occasionally came up in papers, but were not stressed heavily in class or the assignment. I identify specific areas related to this kind of possible underreporting in the findings section.

Beyond byproducts of method, I initiated a number of specific coding strategies to encourage more conservative estimates. For example, as noted in Chapter III, the

coding rules contained an injunctive to only code explicit, objectively-stated instances of any particular categorical variable; we almost certainly undercounted things like homes, etc., because of this. Consider one white student, Melanie's, account:

[When we lived] overseas my dad did not have to pay for housing, because the business my dad worked for provided us with a house. When we arrived back to the states, my parents were able to use the money that was saved from not paying a mortgage . . . and picked one of the finest schooling areas in America, Plano, Texas.

Melanie went on to incorporate information from one of the articles we read in class, concerning how family choices about where to live “are made within an arena that is rigidly stratified and socially structured to reward those in advantageous positions for making decisions that will further their advantage and similarly situate their children” (DiTomaso, Parks-Yancy, and Post 2003:174). She then added her own reflection: “Although I know my parents made this decision to give my siblings and me better opportunities in life it still adds to this idea of giving advantages to the already advantaged people.” Judging by the details of Melanie's account (concerning saving money and selectivity in neighborhood choice), it seems implicit that her parents purchased a home. Nonetheless, following the tally rules we purposefully avoided tallying instances where acquisition was not explicit. In doing so, we almost certainly undercounted instances, particularly with respect to home ownership.

Another coding guideline addressed tallying numerically unspecified plurals, “money,” and “generations.” Specifically, when students used a plural phrase, like “several relatives,” to discuss an acquisition or transfer of assets without indicating how many relatives this referred to, we counted conservatively as two. For example, one

student wrote: “my family is now made up of doctors, lawyers, insurance agents, business owners, and bankers.” Though it seems implicit that there are quite a few undergraduate and advanced degrees implied, we tallied only two of each. Similarly, if a student reported that “money has been passed on in wills,” without specifying how many inheritance transfers took place, or that an asset was passed from “generation to generation” without specifying how many generations this pattern included, we tallied these conservatively as the transfer from one generation to one other generation (i.e. one instance of inheritance).

Finally, the tally was set up in one way that definitively led us to undercount certain categories of ownership. This included categories for home- and business-ownership where I split the tally into two sub-categories – “One” and “Two or More” (in other words, if a paper reported one property-ownership it was recorded in the first category; however, if two or more were reported, that was conservatively coded in the latter category). The following example is illustrative of the depth of under-counting this sometimes introduced. One student wrote the following paragraph concerning her grandparent’s property-ownership:

[My grandparents] moved to [a] neighborhood in [name of city, state] in 1968 and lived there until 2000, when they moved into a custom built home outside of [another city]. They paid for the home plus three acres of land with it with cash. My grandpa owns his own company now. They own two commercial buildings, one of which was also paid for with cash. The other, a 22,000 square foot building on 2 ½ acres of land, was partially bank financed. They also own a 37-acre tree farm, which was obtained through a land contract. One of my grandpa’s hobbies is building two passenger airplanes, so they also own an airplane hangar for the two planes he has built, which they also paid for in cash.

Though her grandparents own many more than two properties, this account is recorded as one instance in the “2 or More” property-ownership category. Collectively, these many factors suggest that the findings presented below are, if anything, a conservative estimate of capital acquisition, transfer, and dispossession that have occurred among the families in my sample.

## FINDINGS

In the remainder of the chapter I share the findings of the categorical data analysis, as broken down by broad categories of interest: (1) Slavery- and Post-bellum-Era Factors; (2) Material Capital: Acquisition, Transfer, and Dispossession; (3) Social Capital Access; and (4) Cultural Capital: Education.

### *Slavery- and Post-bellum-Era Factors*

This section addresses theoretically significant matters concerning the U.S. slavery and post-bellum eras. Table 2 reports on instances of enslavement, and slave- and plantation-ownership. When students identified that the family had owned plantations we coded for that specifically in this section, in the independent category “Ancestors Owned Plantation;” this property-ownership was not “double-counted” again in the later category “Homes/Land/Farm Property Ownership.”

Not all families had the same “risk of exposure” to formal enslavement, of course; and indeed, all instances reported involved ancestors with African-ancestry (including the one recorded among white families, concerning this family’s distant history of miscegenation). Demographically, of the 51 students of color in my sample, 16 identified as black/African American, and one multiracial student had significant

	Ancestors Enslaved	Ancestors Owned Slaves		Ancestors Owned Plantation	
		1 Branch	2 or More	1 Plantation	2 or More
White Families	1	11	3	3	3
Families of Color	8	1	-- <sup>27</sup>	--	--
Families of Color (Multiracial Excluded)	7	1	--	--	--

black-ancestry. Collectively then, about half of the students with black ancestry reported a lineage connected to slavery. Unsurprisingly, but also of note, many white students' histories reported their family's origins in the U.S. trace to European migration in the early nineteenth century (and a small handful later); as such, the probability of slave- and plantation-ownership is also not uniformly shared.

In considering the relevance of these factors to the contemporary racial wealth gap and intergenerational transmission of wealth and capital, a few points bear mentioning. Though we did not code for it specifically, numerous white students reported that plantations had been transferred intergenerationally, and at least one shared evidence that slaves had been passed down in wills as property. Finally, not captured in this table, but germane, one white student reported that an ancestor was an identified slavecatcher.

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<sup>27</sup> As a means for highlighting the deficit of particular assets, I have chosen to use two dashes (“--”) rather than “0” to indicate when no instances of the variable of interest were reported in a particular racial group's accounts.



Table 3 reports instances of one prevalent and theoretically-relevant post-bellum-era activity; sharecropping history within families. Like enslavement, all instances of sharecropping reported in families of color were linked to African-ancestry. In Chapter VI, I revisit the experience of sharecropping in more detail to consider qualitative differences in the experiences of white families and black families. Significantly, as I address there, most white families with sharecropping histories transitioned to landownership at some point, and many times this history was represented as a fleeting point in the account.

Table 3. Categorical Instances of Post-bellum Sharecropping, by Race

	Ancestors were Sharecroppers
White Families	7
Families of Color	5
Families of Color (Multiracial Excluded)	5

From an empirical and theoretical standpoint, it is meaningful that contemporary undergraduate students can identify instances of these slavery- and post-bellum-era findings are in their own personal family histories. More significant, as I will demonstrate in the qualitative analysis chapters, inheritance pathways can often be traced that directly link students to intergenerational benefits originating in these deep, historical eras.

### *Material Capital: Acquisition, Transfer and Dispossession*

This section reports tally results concerning primary categories of material capital acquisition, transfer, and dispossession. With respect to acquisition, data was coded for a variety of means of acquisition. This included acquisition by virtue of: social policy initiatives (like the Homestead Act or GI Bill) or other state-linked activities (being deeded property by a state representative for service); inheritance (traditional or *in vivo*); and independent or otherwise unnamed acquisition.

*State-Linked Acquisition.* Table 4 reports instances of actual land or title distributions obtained through the state by virtue of specific land-grant policy initiatives, or through other formal title transfers. Of the latter, one student reported that her

Table 4. Categorical Instances of State-Linked Land Distributions, by Race

	Homestead Act	Other Formal Land Grant Program	Other Formal Land/ Title Distribution
White Families	5	8	3
Families of Color	1	--	--
Families of Color (Multiracial Excluded)	1	--	--

grandfather had descended from a distant ancestor who served in formal state positions for King James I of England. She wrote that this distant ancestor had been deeded property by the King James I in 1629; land which was located in one of the original 13 colonies, specifically Maryland.

Of note, the single family of color to receive land through the Homestead Act was reported by a black student whose family had “emigrated from a British Colony in the West Indies to the U.S. sometime after Reconstruction.” As I discuss in more detail in Chapter VI, the land they received was in Alabama. Given this location and their racial status it is almost certain that this land was obtained through the Southern Homestead Act of 1866 as opposed to the broader federal Homestead Act of 1862. The Southern Homestead Act set aside 46 million acres of public lands in five southern states, including Alabama, and unlike the original Homestead Act, was explicitly designed to facilitate land acquisition among newly freed slaves during Reconstruction (as well as poor whites) (Williams 2003). The evidence of Table 4 suggests, then, how deeply shut out of any state-linked land distributions families of color in my sample were. And again, that white students can identify lineage connections to these important means of asset-acquisition is meaningful, and as I demonstrate in forthcoming chapters, intergenerationally important.

Table 5 presents the categorical instances tallied for another theoretically important category of state-backed asset-policy: GI Bill access for homes or education, as well as a catch-all “other” category for similar military or broader state-backed policies. This latter category included instances reported for relatives who had received housing, land or educational access through agencies like the Federal Housing Administration (FHA) or via military-based policies like the Hazelwood Act. In addition, sometimes students reported relatives received benefits from the VA (Veteran’s Administration), broadly.

In Table 5 we see for the first time the significance of removing bi-/multi-racial students data from the tallies for families of color. To aid racial comparison, I have here (and elsewhere below) listed the average instances reported per student paper in a given category of interest. Average instances were calculated by totaling all related instances across a particular tabled category and then dividing by the total number of student papers for each racial group. Within Table 5 the final column reports average number of instances per paper by racial group for the collective category of prominent federal/state/military capital-asset interventions. Though the presence of more recent

Table 5. Categorical Instances of Prominent Federal/State/Military Capital-Asset Interventions, by Race

	GI Bill		Other Educational, Land/Home Loan, Housing Provision	Average Instances of Federal/State/ Military Capital-Asset Interventions Reported
	Education	Land/Home Loan		
White Families	39	13	20	0.69
Families of Color	7	5	6	0.35
Families of Color (Multiracial Excluded)	2	3	--	0.13

immigrants among the data for students of color likely influenced average instances reported, the difference remains striking. White students were more than five times more likely to report instances of the prominent federal/state/military capital-asset

interventions tallied above. Among GI Bill acquisition alone, white students were over four times as likely to report instances. As noted in Chapter II, the GI Bill was centrally responsible for lifting many white families out of poverty to comfortable middle-class positions (Brown et al. 2003; Katznelson 2005). Whenever possible we tried to deduce during what period these state-based capital interventions occurred generationally, to isolate the theoretical relevance of racial exclusion in GI Bill access, like that documented by Katznelson (2005). Indeed, it did appear that reports of GI Bill instances among students of color were less likely to have included acquisition immediately following WWII (despite some relatives' veteran status); much more often taking place in the latter-half of the twentieth century and among the current generation (Korean War era or later and among students themselves). In addition, students' accounts suggested racialized distinctions in the category of "Other Educational, Land/Home Loan, Housing Provision." It was more common that this represented *housing provisions* among families of color, and actual loans or mortgage backing for *home purchases* among white families. In other words, these interventions often did not represent actual asset-acquisitions for families of color, but rather just an offset of the costs families would otherwise pay for their housing.

The difference in provisions versus purchases marks an important conceptual distinction between state-backed interventions that provide "life support" for everyday expenses and those that facilitate asset acquisition and thus work as "mobility catalysts." I discuss this in greater detail in Chapter VI, theorizing how the white racial state targets social policy in significant, racially-differential ways. There is further supporting

Table 6. Categorical Instances of State-Provided ‘Safety-Net’ Benefits, by Race

	Social Security, Other State-Provided, or Military Pension	Government Jobs Program	Welfare Provisions
White Families	12	6	3
Families of Color	5	1	4
Families of Color (Multiracial Excluded)	2	1	2

evidence in the next category of interest, state-provided “safety-net” benefits. Table 6 presents categorical instances of several such benefits, connected to Social Security (or other state-linked pensions), government jobs programs, and welfare provisions.

Welfare, of course, is a central state-provided safety net provision. While it is difficult to discern important patterns from the categorical instances presented above, there do appear to be important qualitative racial differences attached to welfare policy, which I return to in depth in Chapter VI.

Among other safety net benefits, Social Security is a particularly important category of racial interest, again, for reasons documented by Katznelson (2005). Original Social Security policy deliberately excluded agricultural and domestic labor, two categories of work heavily occupied by black Americans. Reports from students of color in this category were more likely to be connected to military pensions, and much less often derived from Social Security access. Despite its significance, I believe Social Security (and retirement pensions or savings accounts more generally) may be one category likely under-reported by students. Although we did discuss Social Security

exclusion and benefits connected to salaried positions in class, I suspect the paper prompt and my explanation of the assignment did not give enough direction to seek information on these matters. I also imagine that pensions and retirement benefits are matters of which undergraduate students are, generally speaking, less aware.

Nonetheless, while we may not be able to grasp the depth of access to Social Security and other types of pension safety nets, we have some confirmation here that this is a racially distinguishing feature of the students' data.

There also appear to be important racial distinctions in the second category, "Jobs Programs." All reported among white families were Depression-era state-backed programs (e.g. Civilian Conservation Corps, Works Progress Administration), utilized by white families to survive the structural economic difficulties of the times. In contrast, the one jobs program among families of color was reported by a Latino student who documented that her grandfather had labored as a field worker in the Bracero Program. This guest worker program was a markedly different kind of safety net, bolstering agricultural corporations' access to cheap labor particularly during the WWII era, as opposed to prioritizing benefits for vulnerable workers (Rodriguez 2004). Indeed, one agricultural employer described the program thusly: "'We used to own our slaves, now we rent them from the U.S. government'" (Moquin & Van Doren, as cited in Rodriguez 2004:457). This is a significant departure from the way Depression-era jobs programs were designed and operated in practice.

*Acquisition by Inheritance – Actual and Expected.* Given the intergenerational focus of the research, acquisition by inheritance was a categorical coding imperative. For

the purposes of tallying, “Inheritances” included anything in the categories of interest handed down after the death of a non-spousal relative (e.g., land, businesses, money, stocks, etc., in a will or otherwise); as well as *in vivo* gifts passed down from one living relative to another living relative (e.g., a relative receiving down-payment help on a home purchase; receiving money as a wedding gift; having a trust-fund set up in one’s name by another relative; a non-dependent adult receiving a monthly stipend).

One important coding rule was that we avoided counting acquisitions occurring through transfers between spouses as inheritances (e.g., “my grandmother inherited the house after my grandfather died”). This was another guideline designed to prevent inflation of estimates. Typically these assets were already coded as coupled-ownership (e.g. of land/homes). And theoretically, spouse-to-spouse transfers are a different type of intra-generational transfer that I wanted to distinguish from inheritances passing from one nuclear family unit to another (either across generations or between generations). The one exception to this in coding was when an acquisition of assets was activated upon the death of a spouse (e.g., through a spouse’s life insurance or certain mortgage forgiveness policies, etc.). These matters were recorded as inheritances, of money or homes per the details of the account.

One final point regarding how we operationalized inheritances in coding requires attention. Outside of merging the benefits obtained by couples into a single instance, we generally counted instances for every individual who benefitted from an acquisition. So, if a student reported “my father and his brother each inherited \$25,000 when my grandparents passed away” we recorded that as two instances of money inheritance.



While the guideline for inherited money was easy to support by logic, I also decided to follow this guideline in counting property-inheritance, which requires some defense as it would appear to inflate the number of instances reported and thereby inhibit the goal of being conservative in estimates. As I read through the papers it became clear that properties inherited after death were often sold and the money then distributed among heirs. In other cases a single living heir might remain in the home, despite the presence of other possible heirs. And indeed, there were often important racial differences in these kinds of distinctions, which I address in reviewing the specific findings below. In the end I resolved that counting separate instances of inheritance for each individual that would (or hypothetically could) benefit from an inheritance transfer was the most theoretically appropriate choice.

With this understanding, categorical instances of actual inheritance in property-ownership should be interpreted as *the number of people benefitting* from a transfer of property, and not the literal number of properties transferred across generations. Table 7 presents such instances coded for actual inheritances of key types of property-ownership – lands or farms, homes, and businesses. A few further coding/operationalization notes bear mention. Because they typically imply significant land ownership, farms were tallied collectively in a group category with land. Reports of ranch-ownership were reported similarly. (And, as a reminder, plantations were recorded only in the slavery-era category, and not double-counted in farm/land ownership). Notably, “farms,” “ranches,” and “land” were neither recorded as homes nor businesses (even though land and farm ownership often likely overlapped with one or both of these types of ownership). This

decision was connected to my goal of limiting the double-counting of assets unless it made sense to do so (e.g., as when a relative received GI Bill loan-backing – an instance of GI Bill access; and then built a home – an instance of property-ownership). And again, these coding guidelines bolstered the conservativeness of findings connected to property- and business-ownership.

Similarly, while owning a home necessarily implies also owning “land” (if nothing else, the property a home is located on), we only double-counted this under two conditions: (1) when the student indicated the land was significant in amount; or, (2) when the student specifically indicated the family owned a home and land (which implies a significant parcel). For coding purposes, land was operationalized as “significant” if the student specified the amount owned was an acre or greater; or, if the student used language that implied a large parcel (e.g., describing the land as “significant,” “large,” “sizable,” “appreciable,” “substantial,” etc.).

As utilized above, Table 7 also reports average instances for property inheritance reported per student paper, calculated by totaling all property inheritances across categories and dividing by the total number of student papers for each racial group. At first glance these averages would appear to be fairly similar across racial groups, but some important differences bear mentioning. First, I identified a number of instances where capital acquired and passed across generations was obtained prior to U.S. migration. This was particularly influential for families of color in many categories of interest. In this particular category reporting actual property inheritances, as many as 15 of the home and business inheritances reported by students of color (multiracial

Table 7. Categorical Instances of Actual Inheritances, Property and Businesses, by Race

	Land or Farm	Home	Business	Average Instances of Property Inheritance Reported
White Families	130	25	10	1.57
Families of Color	34	21	2	1.12
Families of Color (Multiracial Excluded)	31	21	1	1.36

excluded) took place in a non-U.S. country of origin, while this was only true in three cases reported by white students. I felt it was important to record these transfers when they occurred – theoretically, pre-migration capital can influence success achieved upon arrival in the U.S. and I wanted to account for that. Nonetheless, relative material enrichment in a country of origin does not always translate to relative material enrichment in the U.S.

As an example of how pre-migration transfers commonly appeared in the students' papers, one Latina woman shared the following:

My father did inherit a small parcel of land in Mexico from his father but when he left his brother claimed it as his own and built his house there. So [when they arrived in the U.S.] my parents had no land, no property, no marriage gifts (they eloped), no permanent access to education (only had a few years of school), no family gifts, no inheritances, no loans, no social networks, no assistance of any kind from their families. All they had when they came to the U.S. were the clothes they brought with them. My grandparents [in Mexico] only inherited some land from their parents which was the main way to provide sustenance through working the land and raising livestock.

While we coded for pre-migration property-transmission of this sort, it is clear that this is theoretically not the same kind of inheritance that more-likely translates into

"bankable" privileges here in the U.S. Indeed, the student went on to report her family had received welfare, had working-class jobs, and lived under the burdens of car and home loans, suggesting this pre-migration capital did not "transfer" with the migration, and was not transformative to the family's mobility trajectory. I address the matter of pre-migration capital later in this chapter with respect to education, and also in more detail in my qualitative analysis of students' accounts in the chapters that follow.

There are some further important racial distinctions to be made regarding the substance of property acquisitions and transfers. As I will revisit in great detail in the remaining chapters, families of color are much more likely to inherit properties with lower assessed valuations. They also appear likely to inherit properties or homes where they already live, as opposed to a property held independent of their own assets, as was common among white families. And indeed, this difference sometimes displaced other possible heirs from the inheritances and economic enrichment that can attend a relative's passing. Additionally, families of color are more likely to split their already relatively more marginal inheritances (of poorly valued homes or limited monetary assets) among a greater number of heirs than white families (Shapiro 2005; Thomas, Pennick, and Gray 2004). Indeed, my data further suggest that families of color are more likely to inherit homes with significant mortgages remaining to be paid or other issues connected to valuation. The following example from a young black woman is a powerfully instructive:

[My grandfather] passed a couple years back. He left his home . . . to my father. The house was in bad condition so my father promptly started renovating it. We tiled the floors, redid the bathroom and planned to have the house rewired; however, the city condemned the house because of numerous break-ins by drug

addicts along with the house being in a faltering neighborhood. The city demolished the house and inflicted the costs upon my family.

As this student rightly notes, her family's "chance at having an asset . . . immediately became a debt." Racial comparisons among the average instances of property inheritances reported above must be read in the context of these important theoretical differences.

Table 8 presents categorical instances tallied for another type of inheritance – actual transfers of monetary assets. Unlike the more challenging operationalization of property-ownership, tallying instances of monetary assets and their transfer was much more straightforward. Several coding guidelines are worth mentioning. It was an oversight of the tally development that I did not include a category for life insurance. And indeed, because this was not a matter I stressed heavily among students I believe it was under-reported. Nonetheless, students did sometimes include mention of life insurance in the papers, and I knew it should be counted in the tallies. As a rule, we coded life insurance as a monetary inheritance – actual (in cases where a relative had passed away and someone received the life insurance money paid out from their policy) or expected (in cases where a relative owned or had purchased a life insurance policy for someone still living).

Though we wanted to account for financial assistance provided in helping with down payments for homes or businesses, I also wanted us to again err on the side of conservative estimates. As such, we only counted "loan" or "financial help" as an actual inheritance if it was clear that the money transferred was not repaid. Nonetheless, as identified above, research supports that families will often discuss "loans" occurring

between family members, but when probed further it becomes clear the money was never actually repaid or that the debt was forgiven (Shapiro 2005). As such, it is likely that our strict coding led us to undercount transfers that were functionally *in vivo* monetary inheritances occurring between family members.

Table 8. Categorical Instances of Actual Inheritances, Monetary Assets, by Race

	Money	Stocks/ Bonds	Trust Fund	Average Instances of Monetary Inheritance Reported
White Families	191	13	12	2.06
Families of Color	32	--	--	0.63
Families of Color (Multiracial Excluded)	13	--	--	0.33

The table above demonstrates the utility of averaging instances across the collective accounts to compare these similar groups of students by race, especially in relationship to Table 7. Examining average instances of monetary inheritances reported by race demonstrates how disproportionate the reporting was between white students and students of color. We see, too, that there was a race effect in removing multiracial students from the count. Of course, it is true that averages flatten intra-racial class differences that may exist; nonetheless the severe disparities provide a useful conceptual check. Considering monetary assets we are less plagued by the valuation difficulties presented in evaluating what the inheritance of a home represents – indeed, comparing these two tables we have a much greater sense of the likelihood that racial disparities

in property-valuation are almost certainly lost in the category of property-inheritance. As Table 8 documents, white students clearly reported a far greater number of instances of monetary inheritances in their family histories. Unlike may occur with a home, the inheritance of money cannot immediately turn into a debt (by virtue of a mortgage or other loss). Additionally, these inheritances are monetary transfers that take place from one person with monetary assets to someone who did not directly benefit from those assets before. Certainly, growing up in a family with a monetary surplus is beneficial, as families may make financially-backed investments in the human capital of other members; as when parents pay for their children to attend private schools. These are issues captured more fully in the sections on cultural capital and social capital below. But inheritances of money represent a transfer of material capital that, by no action of merit, unquestionably and literally enriches the receiver, in ways that can protect them from economic devastation or enable them to act on important life options, such as purchasing a home.

It might be tempting to wonder if the rate of inheritance instances among white families is inflated by division of assets among heirs. While it is true that sometimes many related siblings were receiving assets following the death of a parent, research bears out that this is a problem much more likely to impact families of color (Shapiro 2005; Thomas, Pennick, and Gray 2004). If anything, we should be more inclined to imagine that instances among families of color are inflated. And again, my qualitative analysis of racial differences in the magnitude of these transfers is telling. It would be impossible to provide an average dollar amount of transfers – some students shared

information on this and some not. Judging by those who did, though, leads me to conclude that monetary inheritances among white families were significantly larger, on average, than those occurring within families of color. In addition, there was often a different intergenerational “character” to these transfers. Families of color were more likely to give “backwards” – that is, from a younger generation to a generation prior, as in the case of one black student whose father paid for her grandfather’s funeral because her grandmother could not afford it. Indeed, “inherited” money is often transferred in families of color to help forestall the economic devastation of an emergency. Research suggests that families of color are more likely to provide this and other informal financial assistance to parents, relatives and friends than their white counterparts (Heflin and Pattillo 2002; O'Brien 2012; Shapiro 2005; Stack 1997). Indeed, Stack (1997) documents the exceedingly creative ways that black related and un-related kin use to collectively buffer economic challenges. I saw evidence of this in my data, as students of color would report multiple family members coming together with a patchwork of assets to help pay the costs associated with their college attendance, for example.

Although I do not have enough data to make a generalizable claim, I also suspect that inheritances occurring in many families of color are more often reliant on life insurance policies activated upon death, rather than the transfer of assets already possessed by a family. Of the handful of monetary inheritances received in families of color, several came by way of life insurance policies. This is a qualitatively different kind of transfer. While it may be prescribe the utility of life insurance to improving the general asset-impoverishment of families of color, it also requires early and ongoing



money, to purchase and then continue paying premiums on the policy. Even when premiums are not extremely expensive, this kind of requirement may put life insurance out of reach for many families of color. For many, incomes are occupied meeting the costs (and debts) associated with everyday life, with little left to spare. In such families, life insurance may be quite low on the list of family priorities, especially as an asset-growing maneuver from which they cannot immediately benefit. Nonetheless, I think it significant to note that this would be exactly the kind of quantitative finding mainstream researchers might be inclined to interpret as evidence of the poor financial decision-making of people of color, or of racial differences “in willingness to postpone consumption” (Keister 2005:22). As my research suggests, such findings require much more contextualized data on how these decisions are made within families.

In addition to actual instances of inheritance reported in families, we coded for inheritances expected to occur upon the future passing of relative or otherwise from a living relative. These categorical instances are tallied in Table 9 below. Interestingly, we see the average instances of such declarations balanced out across races a bit more. Of

Table 9. Categorical Instances of Expected Inheritances, by Race

	Money	Property (Land, Farm, and/or Home)	Average Instances of Expected Inheritance Reported
White Families	52	27	0.75
Families of Color	15	17	0.63
Families of Color (Multiracial Excluded)	10	7	0.44

course, expectations are not literally “bankable” in the same way an actual inheritance can be. And to be sure, there were differences in the way such expectations were reported in students’ accounts. Sometimes expectations of inheritance were quite specific, and this was more commonly the case with white students. For example, one white student wrote the following regarding inheritances expected to occur in his family:

After [my grandfather] dies, [his] land will be given to my father and uncle. [My grandfather] also has gold stocks that will be split between his sons. My uncle has no children, and has put my sisters and me in his will as his heirs. We will inherit his bonds and property after his death. After my parents pass away, all of their property will be split between my sisters and me. I will be part of the 1 in 4 white families that [according to Shapiro (2005)] receive around at least \$140,000 after my parents’ death.

Rarely, if ever, were such detailed expectations communicated by students of color. The one exception was a young black woman who reported she expected to receive money from a life insurance policy created in her name. Assuming someone maintains payment on her policy, she may inherit the asset of money. But this is unquestionably a different tier of expected assets than the very settled expectations frequently shared by white students.

Finally, we coded for a handful of matters that might be described as miscellaneous types of inheritances, occurring by virtue financial “gifts” provided by living relatives. It is nearly impossible to capture all possible things gifted between people that functionally represent a transfer of beneficial material assets. We coded for some of the primary living gifts often exchanged: (1) housing (either direct provision of housing or payment of the living expenses associated with housing); (2) cars, both the purchase of cars or payments of car notes as well as the costs of car insurance; and, (3)

payment of wedding costs. Data on these are presented in Table 10 and Table 11 below. With respect to the category labeled “Housing – Direct Provision,” we specifically coded instances where a relative was allowed to live “rent-free,” either with family or in a family-owned property. Importantly, we coded for this only in cases where the people involved would typically be assumed responsible for independently paying their own housing or living expenses (e.g., couples that are newly married, non-disabled adult relatives). We did not code instances of housing provision for people who would more reasonably be allowed to live with family without the expectation that they contribute financially to the household (e.g., an elderly relative who has moved in with family during old-age, a student-dependent who is currently enrolled in college). With respect to coding for housing-related “Living Expenses” I wanted to capture not just the provision of assistance to independent adults, but also the payment of living expenses for students in college – such as my undergrads, but also their relatives. Comparing averages we can see that there are not tremendous differences in the rate that students report

Table 10. Categorical Instances of Miscellaneous Financial ‘Gifts’: Housing and Wedding Provision or Costs, by Race

	Housing		Average Instances of Housing-Related Assistance Reported	Wedding Costs
	Direct Provision	Living Expenses		
White Families	31	26	0.54	6
Families of Color	11	14	0.49	3
Families of Color (Multiracial Excluded)	10	10	0.51	--

Table 11. Categorical Instances of Miscellaneous Financial ‘Gifts’: Automobile-Related Assistance, by Race

	Car		Average Instances of Automobile-Related Assistance Reported
	Purchased/ Paid For	Insurance Costs	
White Families	88	31	1.13
Families of Color	28	11	0.76
Families of Color (Multiracial Excluded)	14	6	0.51

housing-related assistance in their accounts. Particularly in the provision of direct access to shelter, it should not be terribly surprising that racial differences appear largely irrelevant. I can say that white students more frequently described situations where adult parents or grandparents were allowed to live with their parents or grandparents while they saved up for their own home purchase. But, housing provision was also a means for all families to manage through economic difficulties, such as those surrounding a divorce.

Most (though not all) instances reported in the category for “Living Expenses” involved a student in college having their living expenses paid. White students more frequently reported generational patterns of this kind of assistance in their families (e.g., it was not uncommon for white students to report that a parent had had their living expenses paid while in college, and they were now receiving the same kind of assistance during their college tenure). While this assistance was most frequently transferred from parent to child, it was also more common that white students reported another family

member was paying for their college expenses (e.g., a grandparent or relatively more wealthy relative).

I suspect that payment for living expenses is a category of likely under-report among students, as it is one of those financial matters often taken-for-granted as normal by those who enjoy this kind of everyday benefit. Those students who did report that someone was paying for their college, or living expenses, or for a car regularly remarked that this was not something they had thought much about prior to the class or to conducting their research. I believe this supports my suspicion that there were other students, particularly white students, who did not testify to this kind of *in vivo* inheritance. Indeed, even though I was fairly explicit that they should consider matters like how college was paid for in their research, only about half of students reported on how *their own* college tuition costs were paid (addressed in the section on cultural capital below). Given that this is research information that was immediately accessible to all students, the oversight appears telling.

More suggestively, I believe the broad category of “miscellaneous financial ‘gifts’” captures the “taken-for-granted nature” of a variety of everyday value-laden exchanges that occur regularly within many families. We can imagine the breadth of many other things possible – for example the kinds of material goods that are inevitably cultural capital enrichments, like computers. Students independently raised an assortment of examples in their papers. We should rightly assume that there are racial differences in the patterns of this kind of “gifting” as well, particularly in light of the data on automobile provisions in Table 11. White students were more than twice as

likely to report that they or a family member had either had a car purchased for them, and/or that someone was paying for car insurance.

*Property-Ownership and Dispossession.* This section reports results obtained for instances of property-ownership not reported as inherited. To restate, we did not double-count assets like homes, land, or businesses as both “Actual Inheritances” and as “Ownership.” Ownership sections were reserved for assets – property, businesses, and stocks/bonds – that were reported as independently obtained or where the source of acquisition was unidentified. To be sure, there were many situations where assets appeared to “magically” emerge in the accounts, and we have no way of knowing whether some of these were facilitated by financial help or even by virtue of literal inheritance. Notably, these counts are not as tainted by ownership across multiple individuals in the way described above in the section on inheritances.

As indicated earlier, on the coding tally I divided categories of property-ownership into two sub-categories – “1” and “2 or More.” The “2 or More” category captures instances where: (1) a family owned two or more properties or homes simultaneously (e.g., a primary residence and a vacation home); or (2) a family bought or owned one home and then moved to a second home. This latter guideline was theoretically important for capturing the moves very common to families, and particularly white families. Table 12 presents the categorical instances of property-ownership within families. Table 13 presents a collective total of these property-assets, along with averages for the numbers of property-ownership instances reported by students. As discussed above, these categories of ownership are sometimes influenced by

Table 12. Categorical Instances of Property-Ownership (Bought or Owned, Not Inherited), by Race

	Land, Farm, Property		Home	
	1	2 or More	1	2 or More
White Families	123	16	150	48
Families of Color	32	7	61	14
Families of Color (Multiracial Excluded)	27	5	50	9

Table 13. Categorical Instances of Total Property-Ownership (Bought or Owned, Not Inherited) and Dispossession, by Race

	Estimated Total Properties Owned <sup>28</sup>	Average Instances of Property Ownership Reported	Land or Home Dispossession	Approximate Rate of Dispossession <sup>29</sup>
White Families	401	3.82	13	3.2%
Families of Color	135	2.65	8	5.9%
Families of Color (Multiracial Excluded)	105	2.69	6	5.7%

<sup>28</sup> The totals represented in this column are the sums of land, farms and homes represented in Table 11, calculated by adding single property-ownership to the doubled totals in the “2 or more” categories. These totals are slightly conservative, as they do not take into account ownership of more than 2 properties captured in these latter categories. Average instances and rate of dispossession reported were calculated based on this summed total per total number of student papers.

<sup>29</sup> Calculated as a ratio of instances of dispossession to instances of property-ownership.

the presence of pre-migration capital, and indeed it was certainly the case that a number of the instances tallied among students of color concerned properties held by family in countries outside of the U.S. As addressed already, these kinds of assets do not always or even usually represent the kind of command of resources that is assumed to attend ownership. As well, by this data alone we cannot account for the differences in value of properties, or for the intra-racial class differences that might be present in my sample. Nonetheless, my qualitative analysis supports that those valuation differences do exist, and even suspending judgment on those matters, we see that there are racial differences in the reporting of farm-, land- and homeownership. White students reported nearly 1.5 times as many instances of property-ownership than did students of color.

Table 13 also addresses another matter of significant theoretical concern – land dispossession. Here instances represented situations where relatives had been forced off of land (e.g., through formal forced removal or violent banishment); but more commonly where relatives were dispossessed of land by either an inability to prove title; or when they were forced to sell land or a home because they were unable to pay the mortgage or when the property was lost to foreclosure. While such instances were not reported with great frequency, judging by my data families of color bore this risk more greatly. Indeed, as Chapter II implied, asset-dispossession is deeply implicated in the contemporary racial wealth gap; a matter I address in great depth in my qualitative analysis of students' accounts.

*Business-Ownership and Dissolution.* Businesses are another important category of interest. Unlike other types of property-ownership, business-ownership captures a



heightened capacity for ongoing asset-expansion (if a business is particularly profitable) or immediate asset- and income-contraction (should a business fail). Table 14 presents the categorical instances of reported business-ownership in students' accounts. As with other property-ownership, this category was tallied by instances of single- or multiple-

Table 14. Categorical Instances of Business-Ownership (Bought, Launched or Owned, Not Inherited) and Dissolution, by Race

	Business Ownership		Averages Instances of Business Ownership Reported	Business Dissolution	Approximate Rate of Failure <sup>30</sup>
	1	2 or More			
White Families	89	16	1.15	6	5.0%
Families of Color	20	3	0.51	4	15.4%
Families of Color (Multiracial Excluded)	10	2	0.36	3	21.4%

business ownership. Substantial racial differences in the average number of instances of business-ownership reported are quite telling, as are the approximate rates of failure. The families of my white students were over three times as likely as families of color (multiracial excluded) to have owned a business; yet these families of color were over four times as likely to report that a family business had failed. I return in more depth to

<sup>30</sup> Failure rates were calculated based on this summed approximate total of family businesses per total number of student papers. As with property-ownership, approximate totals were obtained by adding single business-ownership to the doubled totals in the "2 or more" category. And as with the above, these totals are somewhat conservative since they do not take into account ownership of more than 2 businesses reported in families.

the racially-significant theoretical insights revealed through business-ownership in Chapter VI examining the inheritance pathways of families of color.

*Financial Assets and Asset-Threat.* The final category connected directly to material capital involves monetary assets. The paper prompt did not explicitly encourage to students to research the full financial portfolios of their families. As such, students would sometimes discuss their families' financial holdings, but I feel certain that their reporting does not capture the depth of holdings among families, and particularly white families. In particular, I imagine there are many families who have access to liquid savings. Because they did examine their families' intergenerational transmission of wealth through inheritance, possession of financial assets is often implicit and significant, judging by monetary inheritances in particular. Though we did not code extensively around such matters, we did code for two types of specific non-liquid assets that showed up in the accounts more regularly: stock- and bond-ownership. Table 15 documents categorical instances of this particular asset-ownership, as well as stock options or pensions-savings acquired as a job benefit. No students of color reported ownership of these kinds of non-liquid assets, a finding that corresponds to broader

Table 15. Categorical Instances of Non-Liquid Monetary Assets, by Race

	Stock and/or Bond Ownership	Stock Options/ Pension (through Job)
White Families	12	7
Families of Color	--	3
Families of Color (Multiracial Excluded)	--	--

findings on racial differences in types of asset-holdings (Keister 2005; Kochhar et al. 2011).

In addition to coding for instances of the above asset-ownership and dispossession, we also coded for asset-threats: specifically reports of debt and bankruptcy. While coding for bankruptcy was relatively straightforward, I wanted to distinguish between so-called “good debt” and “bad debt” – that is the types of debts that individuals or families reasonably take on in an effort to grow wealth (e.g. home mortgages), as opposed to the kind of debt that puts them at risk. Indeed, almost always when the word “debt” was used in student papers it appeared to suggest a qualitatively different meaning. To capture these important theoretical distinctions we only tallied for debt when the student specifically indicated that a family member was “in debt,” for example, using phrases like “my mom has a lot of debt since the divorce” or “my parents acquired significant credit card debt.” Instances of debt thus do not capture all forms of literal debt a family might have, but instead isolate reports of problematic debt within the family. For example, we did not necessarily code for debt when a student mentioned a family member had a mortgage, unless it appeared to be creating significant financial vulnerability or difficulties around which a family member needed to maneuver. Similarly, we did not tally anticipation of debt (e.g., a student remarking that they will have college loans when they graduate). Indeed, generally speaking we did not code college loan as “Significant Debt” unless it met the above criterion (e.g., if a student shared something like “my sister has overwhelming college loan debt and it’s caused problems on credit reports”). Though college loans are an undoubtedly important asset-

related matter, we were able to account for this particular debt in coding the sources of funding for college education when students reported them.

Table 16 presents the categorical instances of the asset-threats, debt and bankruptcy, as well as the percentage of students reporting these asset-emergencies in their accounts. The comparative percentages are tremendously revealing and demonstrate that students of color were vastly more likely to have reported asset-

**Table 16. Categorical Instances and Likelihood of Asset Emergencies, by Race**

	Significant Debt	Claimed Bankruptcy	Percentage of Students Reporting Asset Emergencies
White Families	7	3	6.5%
Families of Color	10	--	20.4%
Families of Color (Multiracial Excluded)	8	--	20.5%

emergencies in their accounts. Indeed, one fifth of students of color reported significant debt – either for an individual or among a collective family unit. My qualitative analysis of students’ accounts additionally suggests that, when reported in white families, debt was more likely to be a past-tense condition. Students of color reporting debt were most often referring to current or ongoing debt.

Interestingly, despite the depth of economic vulnerability it implies, bankruptcy was only reported among white students. That students reported family members had

claimed bankruptcy reveals the class-based<sup>31</sup> challenges faced by at least a handful of white families of my student sample. And yet, this finding may also be indicative of racial differences, and disproportionate burdens faced by racially different families. Dickerson (2004) identifies that bankruptcy law favors an “Ideal Debtor.” Specifically, Dickerson’s research reveals that the profile of the individual most likely to benefit from bankruptcy laws is a married, employed homeowner who:

(1) is the beneficiary of a spendthrift trust or has a large employer-provided retirement account; (2) has high, but reasonable, living expenses; (3) provides financial support only to legal dependents; and (4) has little (or no) student loan, alimony, or child support debt. Because statistical data suggest that white people are more likely to fit the Ideal Debtor profile, race matters in bankruptcy.” (p. 1726)

As this analysis supports, even in economic devastation some families may enjoy privileges attendant to whiteness. The qualitative analysis of white students accounts, presented in the next chapter, goes a long way toward supporting this claim.

### *Social Capital Benefits*

In addition to the acquisition, transfer, and in some instances, dispossession of the literal assets represented by material capital, I also wanted to capture the significant benefits families derived by virtue of social capital. Coding for social networks had the potential to present unique challenges because of the amorphous nature of possible types of “help” captured in the construct of social capital. We were aided by the fact that students were specifically directed to consider matters connected to social networks in

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<sup>31</sup> In Chapter VII, the conclusion, I better explore what I consider an invisible story in this research project: the challenges posed by white class disadvantage, and specifically asset-impovertishment.

their research and analysis. To guide coding I created six broad categories of common and important help that often occurs by virtue of social networks. Specifically, we coded for social capital that was used: to get a loan; to buy land/homes; to start businesses; for jobs or promotions; for educational or vocational opportunities; and, to join exclusive organizations. Many times students would explicitly state when social networks were used to gain some benefit (e.g., a job, loan, useful information); but other times we had to infer the benefits of social ties (e.g., when a relative learned a significant trade from someone else). In general, we followed the coding guideline of counting instances where a family member received some kind of assistance from the people or groups they knew personally or were otherwise linked to socially.

With respect to counting instances, we coded for social networks every time a network was used for an independent matter. This meant that we tallied multiple social network instances if an individual used the same network link for two different matters ( $1 \text{ network} / 2 \text{ matters} = 2 \text{ instances}$ ). For example, one student reported his father got a loan for a car because his friend's dad worked for the bank and "fudged some numbers" so he would qualify for the loan. His friend's dad then also gave him a job so that he would have the money to make the loan payments. We also coded multiple social network instances in cases where a person used more than one network for the same matter ( $2 \text{ networks} / 1 \text{ matter} = 2 \text{ instances}$ ), as in the following example. One student reported that her parents were able to start a business using social contacts they made through their previous jobs (1<sup>st</sup> social network); and because a friend of the family

introduced them to the person they bought their business property from (2<sup>nd</sup> social network).

Finally, by way of clarification, coding for social network assistance in “To Get Loan” could represent instances where one family member helped another person get a loan from a bank (e.g., by co-signing). But we also employed this category as a means for re-capturing the important role of intra-family loans to asset-acquisition. As noted earlier, families will often loan money to help a relative put a down payment on a home or start a business. As such, we utilized this category when a student noted that someone had loaned money directly to relatives. As is clear in my qualitative analysis of student papers, getting a loan directly from a family member can have many benefits, such as bypassing the bank approval process, avoiding the detriments of having “bad credit,” and avoiding higher interest rates or repayment fees altogether.

Categorical instances of these various social capital benefits reported in students’ accounts are presented in Table 17. This table also includes a count capturing the total social capital benefits reported and the average number of social capital instances per paper. Judging by the student data, it would appear that white students’ families were enjoying far greater assistance on key matters of interest by virtue of their relatively more “active” and arguably useful social capital. Of particular note, loan and job assistance were particularly plentiful in white accounts.

Indeed, Glanville and Bienenstock (2009) argue that there are three primary components associated with social capital – network structure, trust and reciprocity, and resources. Though it seems fair to assume that trust is equally spread in the social

networks of white families as it is in families of color, it is certain that network structure and resources are spread differentially. As such, even when reciprocity may exist in principle among people tied by social networks, my data suggest groups have different

Table 17. Categorical Instances of Social Capital Benefits, by Race

	White Families	Families of Color	Families of Color (Multiracial Excluded)
To Get Loan	41	11	7
To Buy Land/Home	12	3	2
To Start/Build Buisiness	11	1	--
For Jobs/Promotions	88	17	7
For Educational/ Vocational Opportunities	21	3	2
To Join Exclusive Organization	4	1	1
Total Social Capital Benefits	177	36	19
Average Instances Reported Per Student	1.69	0.71	0.49

opportunities to act on it in principle, particularly in these key areas, a find my qualitative analysis also supports. Furthermore, not captured in these counts are racial differences in cross-racial network assistance. As I develop in Chapter VI, analyzing the inheritance pathways of families of color, relatives of color sometimes benefitted



immensely from their, at times uncharacteristic, relationships with whites, a finding which suggests the power imbued specifically in white networks.

### *Cultural Capital: Education*

This final section reports the results of categorical coding of education-related matters. Investments in education are certainly not the only way that families develop the cultural capital of their members. I address other types of cultural capital enrichments that families work to provide in the analysis chapters that follow. Nonetheless, educational access and credentials are an important form of cultural capital for individuals and groups, and a useful proxy for considering how cultural capital connects and intersects with other forms of capital that families possess. Indeed, families often directly and purposefully facilitate the acquisition of quality educational capital particularly among children, through often-significant expenditures of time and money. We categorically coded formally for the latter – money investments – as well as for a variety of other variables indicating educational access, degree-earning, and funding sources.

Table 18 reports the categorical instances of undergraduate higher education attendance, degree-earning and other types of post-K-12 educational experiences. These latter included a relative attending community college or vocational schooling (e.g., to obtain secretarial or other types of trade-certification). As is clear from Table 18, degree earning was reported among white families with more than three times greater frequency than families of color (multiracial excluded). In the students' accounts, it also appeared that white families reported a greater range of generational depth to degree earning. In

other words, it was not uncommon for white students to report that not only had parents earned college degrees, but also grandparents and sometimes great-grandparents. This was far less common in the research reported by students of color.

Table 18. Categorical Instances of Undergraduate Higher Education / Other Educational or Vocational Training Access, by Race

	Earned College Undergraduate Degree	Average Number of Degrees Reported Per Student	Attended Some College (No Degree)	Other Formal Educational/ Vocational Training
White Families	352	3.35	20	24
Families of Color	84	1.65	9	21
Families of Color (Multiracial Excluded)	42	1.08	6	13

To capture asset-issues connected to educational access or provision we also coded the funding sources of this familial educational access when it was reported by students. These data are captured with absolute counts of funding source instances in Table 19, along with the percentage of instances reported for each funding source to allow for better comparison across racial groups. If we assume there are not racial differences in the likelihood that students reported funding sources, informative racial patterns emerge. By these averages, white students reported family paid for these educational experiences almost 50 percent of the time. By contrast, students of color only reported family assistance about a quarter of the time. While this does not mean

that nearly a half or a quarter (respectively) of *all* educational access was funded by families (as funding sources were not always reported), these data do suggest that white families were more inclined, most likely by virtue of their greater asset-holdings,

Table 19. Categorical Instances of Undergraduate Higher Education / Other Educational or Vocational Training Funding Source(s) and Percentages<sup>32</sup> (in Parentheses), by Race

	White Families	Families of Color	Families of Color (Multiracial Excluded)
Family	186 (47.0%)	30 (26.3%)	14 (23.0%)
Scholarships	48 (12.1%)	16 (14.0%)	7 (11.5%)
Grants	18 (4.5%)	7 (6.1%)	5 (8.2%)
Loans	21 (5.3%)	11 (9.6%)	7 (11.5%)

to provide this kind of funding assistance to family members. Among other funding sources, students were about equally likely to report scholarships as a source of funding. On the other end, as the comparative percentages demonstrate, students of color were more likely to report family members' educational access was funded by grants (a type of need-based financial aid) and/or students loans (taking on debt in an effort to cultivate

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<sup>32</sup> Percentages document the number of instances for a particular funding source divided by total instances of educational access reported, by racial group. Because not all possible funding sources were captured and/or reported total percentages represented do not add up to 100 percent.

cultural capital). In a context of racial disparities in average family assets these findings make good sense. While whites are more likely to be supported by family money in seeking these significant forms of educational-cultural capital, people of color are more likely to have to rely on need-based funding or take on the burden of debt. And interestingly, the only funding source *most* likely to be “merit-based,” scholarships, is equally spread among my sample; this despite the commonly held-perception that people of color receive the lion’s share of scholarship funding on the basis of the non-merit consideration of race (Kantrowitz 2011).

We can examine these funding themes further by looking at the source of students’ college funding, which we coded for separately. Table 20 reports the categorical instances of students’ funding sources, as well as the percentage of students who reported a particular funding source (calculated from the total number of students who did report a college-funding source, rather than the total number of students). As in Table 19, white student-participants were extremely likely to report that family members (usually parents) were paying at least a portion of their tuition costs. Students of color reporting funding source indicated family only about a third of the time. Again, the comparison of percentages reported as paid by family captures not just a family’s *willingness* to invest in the higher education aspirations of students, but also their financial *ability* to do so. Clearly all students in the sample have aspirations for bachelor’s degrees at a minimum, and yet not all families are as well positioned to see to it that students are financially able to attend college. And as above, this pattern is further born out by the greater likelihood of students of color to report loans or grants as a

Table 20. Categorical Instances of Student's College Funding Source(s) and Percentages<sup>33</sup> (in Parentheses), by Race

	White Students	Students of Color	Students of Color (Multiracial Excluded)
Family	61 (82.4%)	14 (43.8%)	8 (33.3%)
Scholarships	15 (20.3%)	13 (40.6%)	13 (54.2%)
Grants	3 (4.1%)	9 (28.1%)	7 (29.2%)
Loans	11 (14.9%)	1 (3.1%)	6 (25%)
Self	7 (9.5%)	2 (6.3%)	2 (8.3%)

source of college funding.

As suggested above, it is important to consider these findings on college funding source in the context of the racial wealth gap, which deeply impacts how families are able to execute the activities of family reproduction. Given the significantly greater material capital of white families, as born out additionally by these funding patterns, we can see how vital scholarship and grant aid is to the higher education access of many students of color, particularly because these do not require students to take on debt as loans do. Indeed, over half of the students of color (multiracial excluded) reporting college funding-source in my sample are receiving scholarship assistance, as compared

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<sup>33</sup> Percentages document the number of students reporting a particular source of funding divided by the number of students who reported any college funding source by racial group (as opposed to the total number of students). Because students could report more than one funding source, column totals are greater than 100 percent.

to just over a fifth of white students. While some might read this as evidence of the commonly held belief alluded to above – that people of color receive far more than their fair share of scholarships through racial “entitlements” – there is reason to doubt this explanation. First, though students could report more than one funding source, percentages reported above represent some of level of comparison across available funding sources for any particular racial group. As such, the higher reporting of scholarships among students of color (and lower reporting among whites) should be read in the context of the other types of funding they did report. Clearly, access to family wealth is significant in influencing the relative number of students who utilize scholarship funding instead. Interestingly, as I demonstrate in the next chapter qualitatively analyzing the inheritance pathways of white families, white students sometimes had access to scholarship funds that they clearly did not *need* by virtue of their family assets. In these cases, access to scholarships for white students worked in *additive* ways for the family’s inheritance pathways (in bypassing the need to use available family funds, meaning these could be invested in other ways).

Indeed, research that documents that undergraduates of color are disproportionately less likely to win private scholarships or receive merit-based institutional grants than white students. One study found that white students represent 62 percent of all undergraduate students enrolled full-time in Bachelor’s degree programs, and yet receive 76 percent of all institutional merit-based scholarship and grant funding. By contrast, minority students, who make up about a third of the undergraduate population, receive just slightly over a quarter of these funds (Kantrowitz 2011). Though

I cannot account for these matters at the institutional level with my data set, the typically lesser access to scholarship and grant opportunities that students of color have means they are often double-burdened in their efforts to acquire the cultural capital of a higher education degree. To be certain, my qualitative analysis suggests that many family hopes hang in the balance of contemporary access to higher education for the students of color in my sample. And, in the context of few surplus family assets, many students of color shared the worry they had experienced trying to figure out how they would fund their college dreams, and intense relief in the cases where they had earned scholarship funding. This is a deep thematic contrast to the settled expectations expressed by white students, who often communicate that their college education and funding is a taken for granted matter.

In one final educational category, we coded for instances of advanced degree-earning and having attended private school during elementary, middle and/or high school. Data on these two items are reported in Table 21. While there did not appear to be vastly different rates with which these matters were reported among students, white families again retained some edge relative to families of color. Significant to the latter category of private education, research documents that private school students tend to be white and from well-to-do families (Johnson 2006). Johnson (2006) found in her interviews with members of my students' parents' generation that in addition to believing private schools were the "best schools" schools for their children, they also regularly communicated "exclusivity" and appealing "social environment" as reasons for choosing private education (p. 68). Such a finding reminds that education is about more

than simply learning the direct knowledge captured in reading, writing and arithmetic. Indeed, even though white families often have access to high quality public educational opportunities by virtue of their “good” neighborhoods, they will still sometimes opt out

Table 21. Categorical Instances of Miscellaneous Other Educational Access, by Race

	Earned Advanced Degree	Average Number of Advanced Degrees Reported	K-12 Private School	Average Instances of Private Education Reported
White Families	45	0.43	37	0.35
Families of Color	22	0.43	15	0.29
Families of Color (Multiracial Excluded)	12	0.31	12	0.31

of the public infrastructure for private education. To be sure, research bears out that the ability to choose private education regularly traces back to private family wealth (Johnson 2006; Shapiro 2005).

## CONCLUSION

As Shapiro (2005) notes, the freedom that access to wealth creates often produces a “privatized notion of citizenship in which communities, families, and individuals try to capture or purchase resources and services for their own benefit rather than invest in an infrastructure that would help everyone” (p. 13). Disproportionate access to and use of private education is exemplary, and in the remaining chapters we



will see many other mechanisms by which whites exercise this greater control over their own lives, as well as the lives of others, a control shaped by disproportionate access to capital of all kinds, like those captured categorically here.

Indeed, the categorical data analysis presented in this chapter maps quite well onto categories of suspected theoretical importance to the intergenerational reproduction of systemic racial inequality. My data confirm links among some families of students in my sample to the eras of formally-sanctioned oppression, slavery and legal segregation. In addition, with respect to specific material capital concerning property-acquisition and ownership, it does appear that among the families in my sample whites enjoy greater access to state-derived assets, inherited resources, and general property- and business-ownership alike. They are also were less susceptible to property-dispossession and business-dissolution than families of color. Beyond these material links, there is also evidence of whites' greater access to social and cultural capital (as judge by the proxy of educational access, credentials and funding). Finally, we have some sense of the relevance of interconvertibility of capital, given the disproportionate numbers of whites whose educational experiences are supported with the financial resources of family, as well as their extensive social capital links to matters such as income-generating jobs and loan-backing for purchasing homes and supporting business aspirations.

These collective patterns of the categorical data analysis provide good support of the conceptual framework of this study, concerning racially disproportionate access to multiple forms of capital, as well as the relevance of deep and ongoing intergenerational links. These statistical differences and developing insights come to life with much

greater nuance in the next two chapters, in my qualitative analysis of the inheritance pathways of families. Among other findings, my data demonstrate how deeply processes of intergenerational capital acquisition and transmission are contoured by race.

## CHAPTER V

### TRACING PRIVILEGE: THE INHERITANCE PATHWAYS OF WHITE FAMILIES

One of my young, white students opened her family research paper with a quote from Henry David Thoreau: “Wealth is the ability to fully experience life.” Accustomed to this favored (but often clichéd) writing device of undergraduates, I was nonetheless struck by her simple but cogent question that followed: “If wealth is the ability to experience life, then who’s experiencing it?” Answers to this question yield important insights about what wealth is and how it functions; about what wealth means to those who have it (and those who do not); and about how race, class, and gender operate in our social world. Domhoff (2005) argues that power “is about being able to realize wishes, to produce the effects you want to produce.” If we accept this premise, then wealth and other types of capital are empowering indeed; yet, as my data suggest, not uniformly so.

In *Shortchanged*, her groundbreaking work examining gender inequality in wealth, Mariko Chang (2010b) employs the metaphors “wealth escalator” and “debt anchor” to describe gendered mechanisms that promote wealth inequality between women and men. As described by Chang, the wealth escalator – which she conceptualizes as “the accelerated upward path composed of fringe benefits, tax code advantages, and government benefits – allows some to convert income into wealth at a much faster rate” (p. 51). Concomitantly, the debt anchor can “prevent people from accessing the wealth escalator or, at a minimum, slow the speed of their ascent” (p. 52). Chang argues that, by virtue of their advantageous structural positioning, men have had

greater access to the wealth escalator than women, who are doubly burdened by their greater susceptibility to be debt anchored as well.

While Chang's (2010b) work is full of keen insights and analysis, the metaphors she employs are built on theoretical assumptions that require unpacking. Escalators and anchors are "things" that though built and maintained by real people, would seem to just exist in the world. Even if we assume the inherent movement implied by the term escalator (a means by which one may "escalate"), these concepts are deployed to describe patterns emerging from processes of cumulative advantage and disadvantage that appear to stand outside of human agents; processes that are impersonal and historically static, albeit embedded in structural matters such as the dual labor market and motherhood penalty. I begin instead from a position perfectly described by powell (1997): hierarchical inequalities are first enacted (by real social actors) as verbs, before taking shape and signifying the social locations we come to know and experience as race, class, gender, and their intersections. Indeed, this is what it means to say that these matters are social constructions – race, class and gender are born of *active*, but also *ongoing processes* of construction and maintenance.

With this understanding I have chosen to build the thematic analysis of my students' family wealth and capital histories around a different metaphor: that of a paved pathway. Escalators and pathways both lead to particular forward destinations, but by different means. Generally speaking, most of us are not in the business of building escalators. They simply exist for our use. Assuming you step onto it (and no electrical difficulties!), an escalator will take you to its endpoint – its movement consistently

paced, its route straight and direct; there are no divergences exploratory or otherwise. A pathway, on the other hand, is something quite different. A pathway requires something of its users – not only must you start on a path, you must continue if you are to reach your destination. There is no programmed pace and, depending on the particular pathway, your journey could be quite straight and narrow or could involve twists and turns or obstacles to surpass. Perhaps most importantly, while many pathways already exist, pathways can also be made by just about anyone. Of course, there are many ways a pathway might be developed – some quite rudimentary, some involving pre-fabricated materials, some requiring more tools or equipment than others; how one builds a pathway depends on the resources at hand, and the result has definite consequence for the ease with which the pathway can be traveled once created.

#### INHERITANCE PATHWAYS: AN ALTERNATIVE CONCEPT

I am suggesting a paved pathway is a much better metaphor for understanding how wealth and capital originates and operates. Specifically, I use the concept of *inheritance pathways* to emphasize and make sense of the ongoing constructiveness of mobility (and broader social reproduction) processes. I define inheritance pathways as *instances involving the transfer and/or interconvertibility of wealth/capital over two or more generations*. Significantly, my definition assumes a broader definition of inheritance than is customary – one that embraces my conceptualization of capital as more than economic. Though the term “inheritance” typically triggers thoughts of money or other equivalent economic transfers, we can and do inherit more than money. And, I would argue, this broader definition captures how many people actually conceive

of the breadth of things heritable, particularly in the context of family. As an example, one white student wrote that her “father’s family wealth started with the most basic inheritance, a last name.” She went on to lay out some of the expansive benefits of this symbolic reputational capital, asserting that her relatives’ name was “well known in the Texas ranching community,” resulting in “countless jobs working for ranchers, profit seekers, and being able to easily get loans, on the rare occasion they need[ed] one, from banks merely because they had the family name.” Another young woman reported that while both of her paternal grandparents “admit up front that their childhoods were not easy, they’re also quick to point out that they took pride in passing down many character qualities (love, respect, hard work, altruism) and technical skills (knowledge of cars, woodworking, electrical work, plumbing, cooking, sewing) on to their children.”

Although sometimes used as ideological covers for literal assets, these kinds of responses – from students and their families – were quite common. My operationalization of inheritance pathways thus embraces common understandings. My definition also capitalizes on Bourdieu’s expansive conceptualization of capital. Families inherit important material capital, like money, stocks, homes, and land. They also benefit from family transfers of important social capital; family investments made in cultivating cultural capital; and access to shared symbolic capital, like that which comes from a family name or, as I will argue, racial status. Conceptually, inheritance pathways embrace this breadth of capital, and attend to the important insight of Bourdieu that forms of capital often interact with one another interconvertibly.

Inheritance pathways illuminate specific dimensions of the processes I wish to highlight in a couple of further ways. First, inheritance pathways emphasize one of the most important features of wealth – wealth is not simply a thing that people either possess or not. Along with other forms of capital, wealth must be acquired – and once acquired can be put to use in any number of ways, and most importantly transferred. As my data demonstrate, the *active* acquisition, deployment and transfer of wealth and capital serves as a central means by which race functions as a verb, thereby re-signifying race as a noun (i.e. as something that is “real”). Utilizing the concept of inheritance pathways, I suggest we imagine family reproduction – the everyday efforts families engage in to maintain and advance future familial generations – as a process of pathway building. Research, like that of Shapiro (2005), Royster (2003), Sherwood (2010), and DiTomaso (2013), demonstrates the very active and conscientious (but differently positioned) ways that individuals and families deploy wealth, cultural, and social capital to protect and advance their social mobility, reproducing patterns of racial inequality. My data work toward this end, developing empirical links that move beyond these authors’ focus on current generations. I conceptualize families’ efforts to acquire wealth and capital as akin to procuring pavers for pathway building. Of course, not all pavers are the same. Some fit together like a well-cut puzzle to craft a pathway of upward mobility that is easy to tread. Others fit together less well, leading to awkward pathways difficult to traverse. Moreover, pavers for building pathways can be secured from many places, and my forthcoming analysis tends closely to the dynamics that exist between the

white-normed state, public and private industry, community, and everyday families in this particular regard.

Applying inheritance pathways I am able to highlight a second, critical feature of wealth and other forms of capital as well. The value of wealth and capital is not simply captured by whether one has it or not; rather, its utility exists on a continuum. Indeed, the ability to acquire, maintain and use capital is mediated by many factors. While the metaphor of a wealth escalator implies that once you step on it your ascent is imminent, my racial analysis severely problematizes this assumption. I highlight the specific role of race and systemic racism as factors intervening in people's ability to freely and fully utilize, transfer and draw returns on their capital. Indeed, building on Harris' (1993) concept of whiteness as property, I argue that in the U.S. racialized social system (Bonilla-Silva 1997), racial status is itself a form of capital – utilized (or denied) as a bankable “currency” for individuals, families and racial groups. Among other findings, my analysis suggests that the racial capital of whiteness often works to “unlock” capital (material, social, cultural, symbolic) for individuals and families. I also reveal how racial capital can enhance (or reduce) the value of other forms of capital in a number of ways, involving both active discrimination but also more subtle mechanisms involved in decision-making. In terms of my alternate metaphor, racial capital assists in the process acquiring pavers for pathway building, but also influences a family's ability to maintain pavers in their pathway as well as how well those pavers fit together. In turn, these matters significantly impact how traversable the resultant pathway is.



### *Coding for Inheritance Pathways*

While not always the case, generally speaking my students were able to investigate their families' histories with significant depth. Sometimes this occurred across a single branch, and sometimes many. With only a handful of exceptions, nearly all papers, from both white students and students of color, go back to the students' grandparents' generation, examining three generations, from GFM (grandfather and/or grandmother) to FM (father and/or mother) to S (student).<sup>34</sup> A vast majority include information on another generation back, to one or more branches of great-grandparents (GGFM). In addition, many go even further, sometimes directly to the era of legal slavery. I provide here a handful of extended excerpts from my students' papers to illustrate how I conceptualized inheritance pathways, how they appeared in the papers, and how I went about coding for them.

As indicated above, I use the term *inheritance pathway* to refer specifically to the transfer and/or interconvertibility of wealth/capital across one or more generations. Sometimes inheritance pathways were implicit, as in the following example from a young white woman:

The collaboration and movement of capital between families can be seen even in my own lineage, beginning with my oldest known ancestor on my father's side and ending with my father himself. Whether it was from owning slaves on a plantation or gaining a job through a certain societal circle, my family experienced a continuing movement of wealth throughout the family history. It becomes extremely clear, that the effect of structural and situational influences in

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<sup>34</sup> Throughout the dissertation I will occasionally use this convention for abbreviating family generations, per the Nomenclature defined on pg. v. I employ the symbol ">" to indicate the transfer of capital between relations. For example GF > FM would indicate a transfer of capital from a student's grandfather to his or her father and mother.

the fostering of wealth and capital accumulation was often felt. The transmission of wealth was ultimately depended on; it was the building blocks of each present generation and those that would create a bright and hopeful status for the future.

Although the likely influence of prior generations here is implied, I only coded for inheritance pathways when there was a direct indication of capital being taken up and used across generations. As such, the information provided by students on the asset acquisition of grandparents, great-grandparents or further ancestors did not always translate to revealing inheritance pathways. For example, one young woman reported: “My third great grandfather on my father’s side . . . was a slave catcher. The census record of 1846 states his possessions: ‘2 negroes, 2 horses, 24 cattle, hogs and tools.’” While certainly meaningful, she did not identify any specific asset transmission from this ancestor. I did not code cases such as these – where the transfer of assets from one era to others was unspecified or missing in the remainder of the paper – as inheritance pathways. Even with this stricter coding prerequisite, my data were full of plentiful instances of inheritance pathways that traced between frequently two or three, but often many more generations.

While it is a useful convention for the most part to think of inheritance pathways as forwardly linear, they are not always entirely (or solely) so; another reason a pathway is a superior metaphor to an elevator. Some pathways are quite meandering; some more direct, as when assets bypass a middle generation (e.g., assets transferred from GGFM to FM, bypassing the GFM generation). In other cases, pathways may originate from two sources that branch into one, as in the following example from a white student:

Our ranch came from my mother’s side of the family. It was my great grandparents’ land but they deeded it over to my parents before they died. My

father bought two pair of cattle from my mother's dad to run on the ranch. This was the beginning of his cattle investment. Over time he bought more and more cattle. He made money by taking cattle to local auction and selling them. The ranch and cattle business my father runs . . . has been the way my father has been able to pay for my college. He invested the money into different accounts to draw interest and is now using it to pay not only my tuition, but my books, living expenses and other bills.

In this account we see an inheritance pathway for the student's immediate family (FM) that originates from resources from both the student's GGFM (a ranch) and her GF (purchase of cattle – although the latter involved purchasing an asset as opposed to inheriting one, it is fair to assume that the social capital of relatedness often assists in these types of intra-family purchases, a analytic point I return to later). The transfer of capital from GGFM + GFM to FM then proceeds to S (college tuition and living expenses via profits derived from ranch). Of course, it is also not uncommon that multiple pathways branch out from a single source; the most obvious example being when a family member passes away and assets are divided among living heirs.

In another example of a linear derivation, I identified situations where particular events or the introduction of capital adds to or intercedes on an otherwise linear inheritance pathway. Here, Jay,<sup>35</sup> a white male, traces an inheritance pathway from his grandfather to himself:

The land that has played the most significant role [in our success] was purchased by my grandfather. . . . Race played a significant role in this purchase (a role that has most likely gone unnoticed by anyone in my family until now). The land was secured by my grandfather through a loan from the Veterans Land Board due to his veteran status after World War II . . . with a very low interest rate and a 'death clause' that would pay off the loan in the event of his passing. This became largely significant in the outcome of my father's economic and social

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<sup>35</sup> All names are pseudonyms.

status, as well as my own, when my grandfather passed away one year later. My father and his family were able to keep the land without paying the rest of the loan and continued to live there until my father graduated from high school. After he graduated high school my grandmother passed away and my father inherited a portion of the land originally paid for by the aforementioned loan. My father then married my mother, sold the land, and used the money acquired to aid them as they began their lives together. The money gained from the land undoubtedly had an impact of my parent's financial situation for years to come and thus on me as I was born a year after my parent's marriage. . . . [H]ad my grandfather not been white he would not have qualified for the loan and my father would not have had the advantage (or head start) given to him by such a large sum of money.

Jay's pathway proceeds as follows: GF (Veteran's Loan Board loan to build home) > GM (inherits land/home, with mortgage forgiven, after GF's death) > F (inherits land/home) + M (through marriage) > S (as the student later acknowledges his father is paying for his college education). There is much to be unpacked concerning the racialized institutional dynamics at play in Jay's example (a topic I take up below). For now I wish to highlight the way in which additional capital can be added to, or intercede on, an otherwise linear pathway. First, Jay writes elsewhere in his paper that his great-grandmother had allowed his grandparents to live in the second floor of her home for a time after they were married. As such, I would add an additional generation to this pathway, GGM > GFM, as living rent-free can mean not only everyday life support, but can also be a means by which individuals and couples save for future investments. This does not change the linearity of the pathway. However, later in the paper Jay discusses the means by which his father bought his first car and began his work history:

The family network also played a large role in my father's ability to begin accumulating wealth by beginning work in his early teens on a local farm that was owned by a wealthy white family that his uncle married into. Using the money he made working for the local farm and a loan from the local bank he purchased his first car and began building capital and credit. He attained the loan

by utilizing his network of white friends; his good friend's father was the president of the bank and "fudged some numbers" so that he would qualify for the loan. The bank president then let my father work for him to make sure that he had a way to make extra money to ensure he could make payments on the loan.

Here we have an example of social capital intervening on the above linear pathway. The middle generation – specifically, Jay's father – acquires both material capital (car, income, loan) and cultural capital ("creditworthiness," work skills, resume building). These come by way of very specific social capital: (1) having extended relations to wealthy farm owners; and, (2) being friends with another young man, whose father was a bank president. While we know from the earlier quote that Jay's father will eventually inherit land from Jay's grandmother, we can envision the benefits of these relationships as social capital enhancements that bolster an already upwardly mobile pathway. (As a side note, this example also highlights the importance of my analytic strategy of examining the students' family wealth/capital histories as holistically as possible.<sup>36</sup>)

## THE INHERITANCE PATHWAYS OF WHITE FAMILIES

In this remainder of this chapter I take up an examination of the inheritance pathways of white families specifically. My analysis reveals that the inheritance pathways of white families are often directly traceable from family members living during the eras of legal racial oppression (i.e., legal slavery and segregation) to the current generation. Furthermore, when white families access wealth and capital, it very

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<sup>36</sup> Although I will often include additional information from a student's account to help develop a fuller sense of the family's total "asset profile" as in this example, it is worth mentioning that this is not always the case. In other words, for any particular exemplar included there are often other instances of wealth and capital acquisition, ownership and transfer in the family's history.

regularly works in interlocking, supportive ways to pave pathways of upward mobility for white families. The racial privilege implied by this interlocking support is manifested in white inheritance pathways: (1) across types of capital (material, social, cultural, racial); (2) across generations (via family, via the state apparatus and via the relationship between the state and white families and whiteness more generally); and, (3) through the ways the micro-level mechanisms of wealth/capital acquisition and transfer interact with the private/public sectors and the white racial state more generally.

### *Tapping into the Eras of Recognized Legal Oppression*

As noted above, nearly all students tapped into wealth and capital information concerning their grandparents' generation, many concerning their great-great-grandparents' generation, and quite a number further than that. This means that much of their data sit squarely within the historical context of legal segregation and frequently enough, slavery. Moore (Forthcoming) rightly exposes the error of uncritically over-differentiating these eras with the presumed "formal legal equality" of the contemporary post-civil rights era. Nonetheless, tracing direct, empirical linkages to these periods remains theoretically and empirically meaningful. It is additionally practically meaningful, precisely because the white public more typically concedes the racism of these eras;<sup>37</sup> indeed, as I have already noted, marking a distinction between their own

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<sup>37</sup> It is worth cautioning against an entirely uncritical acceptance of this presumption as well. Lavelle (2012), for example, documents the predominance of narratives of a safer, simpler time for all people among elderly white southerners recalling racial memories of the Jim Crow era. Indeed, many write their own (or loved ones') victimization as innocent whites into these stories.

lives and “the past” remains a widespread tool of white racial discourse (Bonilla-Silva 2010).

There are numerous instances of inheritance pathways tracing into the eras more willingly conceded as racially oppressive. Although it was less common that inheritance pathways could be traced specifically from the deep era of slavery, this did occasionally occur. For example, Jill reports an exchange with her father as follows:

One ancestor . . . was the largest landowner (and by default, owner of the most slaves) in his county. . . . My father wiped his brow and looked at me. ‘Yes we had slaves,’ he said, ‘Do you remember the old [family name] house that I put electricity in and you played in as a young girl? That was [our slaves] home too and after they were freed most of them wanted to stay at the family ranch as paid workers or servants’. . . . He went on to say that as ranching became more and more obsolete the family sold most of its land (minus the old [family name] homestead that is passed down generation to generation).

As was sometimes the case in my analysis of inheritance pathways more generally, it was difficult to discern from the remainder of Jill’s account exactly how the particular assets derived from slavery had shaped her family’s net worth. She suggests that most of the family went on to sell off their ranches and begin a “new dominant family career” in the military. Nonetheless, the benefit of these land and labor assets is implicit, and more importantly, this account is a powerful reminder of the often literal assets that link families today to the era of slavery even within “average” white families. It is nothing less than arresting to imagine my young, white student, engaged in the playful frolicking of a child in the very same house, passed down now for many generations, where enslaved blacks had lived out their lives of bondage as the literal property of her ancestors, and later, under the (at best) half-truth that they were right where they wanted to be.

In another striking example, Trisha documents a different type of racialized land transmission common to this historical era:

[My ancestor's] grandfather . . . had fought in the war of Texas Independence. He lost his right arm in 1841 and for compensation for fighting he was given a military land grant. The Texas Army at this time had no money to pay people for their service, so they gave 170 acres for every three months served. Joseph's son William traded this land around 1890 for land in [another] County. This is where [my ancestor] was living when she married. . . . The couple used the land to purchase land in [yet another] County. Here became the location of the family homestead. . . . As I learned in my research, six acres of this land is in my father's name and will one day be passed down to me.

The counties named in Trisha's account all sit squarely in former Mexican territory that was acquired by the U.S. through the Treaty of Guadalupe Hidalgo. Notably, the treaty was not signed or ratified until 1848, suggesting that prior to annexation the Republic of Texas was already in the process of redistributing Mexican and, indeed, indigenous land<sup>38</sup> to Anglos – in this case, my student's distant ancestor. These kinds of unscrupulous transmissions were far from uncommon during the era of westward expansion, a time when, as Chang (2010a) argues, “to be a white American man<sup>39</sup> meant to deserve the economic sovereignty of owning land” (p. 177; see also Lui et al. 2006). As is clear from Trisha's account, these spoils of whiteness were not simply symbolic; the pathway launched by the land acquired with the original military land grant traces to her own father, and is expected to continue to her in the future, as well. Intergenerational

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<sup>38</sup> Notably, while this land was claimed as national territory by Mexico and then transferred to the U.S., indigenous people long-resided in many of these ceded areas as well.

<sup>39</sup> As this quote demonstrates, property (a class matter) is as intersectionally infused by gender as it is by racial status. Even as my analysis will not always develop gendered insights as far as could be done, I wish to acknowledge the inevitably gendered dynamics of processes of wealth acquisition and transfer.



asset transmission thus works to maintain a whiteness saturated with both property-value and substance.

Sometimes the profits of landownership are enduring in even more expansive ways, and extensive in magnitude, as Liz's example demonstrates. Liz traced her family's history to the acquisition of Homestead Act land by her great-grandfather and mother, probably sometime at the end of the nineteenth century:

My dad's mother's parents acquired land in the Panhandle of Texas through the Homestead Act. They acquired free land and were able to work the land until my great-grandfather passed away in 1942. . . . After my great-grandfather passed away, his wife moved herself and her eight children to Austin, Texas so that her kids could get a college education . . . six of them, including my grandmother did. . . . The family kept the farm after they moved to Austin and leased it out to different farmers, which provided a stable income for my great-grandmother. After my great-grandmother passed away her children continued this practice and split the earnings. In the early 1980s natural gas was found under the land and a gas well was drilled on the property. At that time it was the largest producing gas well in the area. My grandmother earned around \$100,000 in the first year of drilling. The property stayed in my family until 1998 when it was sold.

In this example, land originally acquired from the Homestead Act and used by the family becomes a *safety net* (bypassing the debt disaster that widowhood could have otherwise imposed), as well as a source of *life-supporting income* (through leasing) and extensive *additional wealth* (through the resource rights connected to land-ownership). Although Liz does not state it outright, this land was also likely the foundation of her great-grandmother's ability to move to Austin to pursue the benefit of higher education for her children (notably, during an era when college education was certainly less accessible even for many white people). Later in her paper Liz shares the further extension of this inheritance pathway: her grandparents paid for her father's college education (after which he started his own veterinary practice); and her parent's are now paying for her

tuition and bills, as well as saving money for her in an account that will transfer to her when she graduates. The pathway yielded from the initial acquisition of this land, an acquisition almost certainly contingent on the family's racial status, thus traces four generations – GGFM > GM (and other generational heirs) > FM > S – and features both capital interconvertibility and extensive exponential growth.

These are but of a few examples demonstrating the historical depth of asset-acquisition linkages that exist among many white families today, tying them to the incontrovertible racism of former eras. As predicted by the tallies presented in Chapter IV, some of the most plentiful examples in my student's accounts concern pathways originating among their grandparents' generation, through GI Bill educational or home loan access. Many of these are featured below as powerful exemplars of the central role of the white racial state in facilitating white asset acquisition and transfer.

#### *The Supportive (and Supported) Interconvertibility of White Capital*

The examples detailed above begin to reveal the ways that the pavers of wealth and capital work in interlocking, supportive ways to craft pathways of upward mobility for white families. Here I develop this theme in more substance by examining the depth of ways this racial privilege manifests in white accounts. The interconvertibility between forms of capital – material, social, cultural, and, I would argue, racial – for white families is highly illuminating in this regard.

Many scholars who look at wealth and capital entertain the empirical relevance of capital interconvertibility implicitly (see, e.g., DiTomaso 2013; Shapiro 2005; Sherwood 2010; Small 2009). And yet, it is a theoretical silence that this work does not

couch the significance of social networks to job access, or the benefits of wealth to educational access (as two examples) in the language of capital interconvertibility. In advancing a race critical model of social reproduction I assume the importance of looking at these kinds of transformations specifically as *capital* transformations, and conceptualizing how these capital transformations attach to race. Comparing the histories of white families with families of color I find many examples that suggest that capital interconvertibility patterns are a racially distinguishing feature of inheritance pathways.

Specifically, my data suggest that capital is more easily interconvertible for white families, across all forms – a feature of white families’ pavers that help them to fit together like tight pieces of a puzzle, creating more stable, easily (and quickly) traversable pathways of upward mobility. While there are plentiful examples of supportive interconvertibility throughout my data, Brandon provides a particularly useful extended exemplar. He begins his family history by unpacking an inheritance pathway that originates in his great-grandfather’s (GGF) social capital:

My mom’s grandfather was a successful entrepreneur who did not finish college. He tapped into his connections with the Jewish community to help him launch his small chain of department stores. This chain was later inherited by my mom’s dad who looked over the business and eventually sold it to Walgreens. Although my mom’s dad was not around much he gave my parents \$15,000 to spend how they saw fit for their wedding. Half of the money was spent on the wedding and the other half to get their life started.

Notably, Brandon’s great-grandfather was able to prematurely stunt the full ripening of the cultural capital that a college education could have provided, falling back instead on

the availability of social capital he apparently thought would be more fruitful.<sup>40</sup> This decision had far-reaching implications for himself, as his social capital converted into the material capital of an asset (and further profit-generating) business; but it also impacted future generations, as Brandon's grandfather inherited the business, converted that into further liquid assets through sale of the business to Walgreen's, and then distributed that material wealth to Brandon's parents as the foundation for their new family. Brandon acknowledges that without this financial assistance, "my parents would have had a much harder time coming up with the money to buy their first house." He adds, too, that "[b]eing white may have also helped them get approved for a mortgage in the first place or at least secure better rates," a cogent insight that is well-supported by research (see, e.g., Beeman, Silfen Glasberg, and Casey 2011; Charles and Hurst 2002; Williams 1997).

In the language of capital, Brandon's parents were able to combine the material capital of inherited wealth with the racial capital of their whiteness – a privilege that is itself shaped by white's greater access to wealth and the unfolding benefits that creates, such as a greater propensity to be deemed "creditworthy." From there they further advanced their family's broader inheritance pathway. Brandon continues:

[My parents] bought a small house on the south east side of Houston; they did not stay there long because they were looking for a better, safer place than the city. They moved to [a prominent Austin suburb], when I was about 5 and rented out the house in Houston briefly before selling it. The equity that they were able

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<sup>40</sup> It was not uncommon for white students to state that a relative had dropped out of college before finishing their degree, only to reveal in the remainder of the account ways that they had been successful nonetheless, another sign of the general supportiveness of white capital.

to build helped make the move possible. . . . The house that they bought appreciated quickly in this rapidly growing suburb. My parents bought the house for roughly \$85,000 and when they sold it 7 years later they were able to get \$145,000 for it.

The expansion of Brandon's parents' material capital here is noteworthy. Inherited wealth translated to more than just a home for Brandon's family. It facilitated further asset-acquisition (with their move to a prominent, predominantly-white suburb), and created generous returns (through rental of the original home as well as significant appreciation on the second property). It is fair to assume that racial capital interceded on this process as well, particularly in the appreciation and sale of their second home. Research documents the superior appreciation of whites' home values as compared to families of color (see, e.g., Freeman 2005; Shapiro 2005; Sykes 2008). Whites also make up a significantly bigger share of the housing market (in large part precisely because of their greater access to inherited wealth and material capital more generally). They are also heavily inclined toward home buying in "good neighborhoods" with "good schools" (Johnson and Shapiro 2003:173), like Brandon's *de facto* segregated suburb. These combined factors forecast successful outcomes for fortunate sellers like Brandon's parents.

To be sure, Brandon's story evidences yet more capital interconvertibility as his family's inheritance pathway proceeds to him, this time through the very common transformation of material capital to cultural capital secured through high-quality educational access. Brandon remarks that his parent's choice of suburb was "ideal" for raising children "because of its excellent school district." He notes that in middle school he was "admitted into the gifted and talented program for math and science," an "early

start in math [that] carried over to high school” where he “successfully completed the Calculus BC and a handful of other Advanced Placement tests.” He suspects that the benefits of these high-quality educational experiences have “played a significant role” in the success he has achieved in college (which incidentally, is being funded by his aunt who married into significant wealth herself). He is no doubt correct in his assessment.

Moreover, at the time he was writing his paper, Brandon was already anticipating the benefits of his degree, and how this cultural capital was going to further merge with social capital to yield material capital of his own:

I graduate in May and have a job waiting for me as a computer programmer for [name of company]. . . . I will admit that I did not get the job entirely on my own merit. I was first exposed to it via my dad who knew my Boss-To-Be from our church, which happens to be all white with the exception of two or three black families. He also lives in the house directly behind my parents. Were it not for the surroundings that my parents were able to provide for me I would not have been able to get in the door with the company.

He and his fiancé were preparing to buy a home in the Austin area once he graduated and began his job. Indeed he confirmed that intergenerational capital investment was on their mind as they considered where they would live, revealing “we logically prioritized good schools as our main focus.”

Attempting to condense the benefits and interconvertibility in this single white inheritance pathway might look something like this: GGF (social capital →<sup>41</sup> material capital) > GF (material capital) > FM (material capital + racial capital → more material

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<sup>41</sup> I use a right arrow here to indicate one form (or “holding”) of capital yielding another – an indication of interconvertibility. The symbol “+” indicates the convergence of two forms of capital in yielding a particular end.

capital) > S (cultural capital + social capital → material capital). And of course there is the anticipation of capital transmission from Brandon and his wife to their future children. Although I have only specified the merger of racial capital in the circumstances surrounding Brandon's parent's home purchase and selling experience we should suspect – indeed we know – that racial status interceded in other aspects of this pathway; for example, through racial privileges extended (and protected) in Brandon's racially homogenous social network; similarly racialized benefits almost certainly aided his great-grandfather and grandfather's business successes.

Brandon's extended example demonstrates the significant ways that white families' pathway building is aided by the seemingly easy interconvertibility of their capital. As I unpack in the next chapter, families of color inherit pathways pavers that do not usually fit together so nicely – as manifested by less reliability in the useful interconvertibility of their capital, among other factors. Together these accounts illustrate that interconvertibility is itself a process deeply influenced by race. The easier interconvertibility of capital among whites is both supportive of their upward mobility (creating disparate outcomes that reify race), but is also a process that is itself *supported* by racial capital and many privileging mechanisms connected to whiteness. Indeed, my student's accounts suggest that because of the historical conflation of whiteness and property, the benefit of racial capital infusing other types of capital is more the rule than the exception. In the examples I have shared thus far, the racial capital of whiteness was a prerequisite for the acquisition of further capital – in the form of enslaved labor, free land, government home loans, and a social network capable of launching an extremely

profitable business during an era where comparable public success would have been far less likely for a person of color (female or male). In other words, we might say that in each of these cases racial capital was *the* pathway launcher.

For these families, whiteness facilitated pathways that might otherwise not have existed. Kim, another white student, wrote of her own great-grandfather's success launching an inheritance pathway out of an apprenticeship that would likely not have been available had he not been white: "[h]is race was like a foot in a river; it allowed the ripple effects to begin." Kim asserted that unlike the generations that followed his, her great-grandfather inherited nothing from his family. He did have, however, one "great asset that he had no control over: . . . his race." Whiteness can and often does work like a catalyst that transforms the process of pathway building. The speed of white generational mobility was a point picked up on by some students. As Jay – whose grandfather had initially gotten the Veteran's Land Board Loan – commented of his own research:

[T]he rapid social and economic progression of my family in such a short time was very striking to me. I struggled with the idea that in just four to five generations my family has been able to accomplish so much in comparison to non-white families that have been in America much longer.

As my examples demonstrate, one of the primary means by which whiteness catalyzes pathway building is through facilitating interconvertibility. This catalyst functions by way of racially-framed ideas, such as the favorable presumption of credit-worthiness and the "goodness" of white communities and schools; as well as through the institutionally supported mechanisms that circularly confirm such presumptions through the literal racial inequalities they create (powell 1997). As we will see later in the chapter,



institutions – private and public – are at the heart of many of these processes by virtue of their unique relationships to white families.

### *Interlocking Support Across Generations*

The argument that the interlocking support of whites' capital is evidenced across generations may seem anti-climactic at this point, particularly given the examples of inheritance pathways that have already been laid out. I want to develop this principle here with more analytic nuance, however, to examine how these intergenerational mechanisms occur via family; via the state apparatus; and, via the particular relationship that exists between the racial state and white families specifically.

As regards the role of family, we have already seen a number of examples of how processes of acquisition, transfer and interconvertibility function to reproduce and expand wealth and other types of capital across familial generations. Notably, this reproduction also reproduces the advantages that attach to capital ownership as well. Examining circumstances that would normally slow or interrupt inheritance pathways altogether – personal troubles, such as death, debt, divorce, as well as broader public issues, like economic downturns – provides additional insights about the way white wealth stability and upward mobility is promoted across generations via family.

*Bypassing Threats to Inheritance Pathways.* Generally speaking wealth provides a safety net that promotes resiliency during times of crisis. We tend to think of this buffering effect in generationally static as well as primarily economic terms, but my data suggest we need to understand the buffering effect of capital both more broadly; and as operating not just personally, not just intra-generationally, but also inter-generationally.

My data contain numerous examples of white families making capital transfers, often across generations, such that the otherwise predictable lingering affects of crises are averted and inheritance pathways protected.

There are plentiful examples of the personal, intra-familial and/or generational buffering effect of wealth in white students papers. For example, Megan shared that her father had been one of the many people who lost jobs following the economic downturn sparked by the September 11 tragedy in 2001. Nonetheless, she recounted: “My family was able to borrow against [our] house and provide to meet our needs until [my father] could find another job. This, along with my mother’s income, allowed us to never experience any true time of need.” (Notably, her family’s economic stability had also previously supported the ability of her mom to work as a homemaker, during which she spent considerable time cultivating Megan’s cultural capital, something Megan felt had positively transformed her educational success). Unlike Megan, some students discursively emphasized the challenges introduced by similar difficult predicaments. For instance, another student whose father had been laid off remarked that her dad “had to go to work for a family friend as a remodeler making roughly \$20,000 a year.” A different young woman shared that her great-grandfather had owned a general store that he was forced to close during the early twentieth century “because he allowed his customers to buy on credit and the Depression kept them from paying their debts.” She added, “He found work as a postmaster, but not being a well-paid job, money was tight.” Despite the emphasized tone of struggle in these two examples, the depth of suffering that might have been introduced was mitigated by access to capital – social capital and

almost certainly racial capital (and the way racial capital contours other forms of capital). While getting a job with a meager salary might not seem “privileged,” it is clear that both of these examples suggest benefits that accrue by virtue of greater relative access to wealth and useful capital. As a result of the racial disparities in wealth and (as I will argue more vigorously in the next chapter) “valuable” capital, these benefits are racialized as well. It is questionable, at best, to imagine a black man securing a job as postmaster during the Depression (a reminder of the importance of developing racial analyses with a historically-honed lens). Moreover, people of color are far less likely to have social networks connected to other business owners – the kind that can provide a job when another falls through, or essential goods on credit when times are tough.

In addition to these kinds of intra-generational examples, my data also include examples where the “asset-threats” of one generation were covered by another, an inheritance pathway of a different type; one which yields additional insights concerning race and social reproduction. After recounting a “favorite story” where her grandfather approached her mother about selling her his car, then only charging her \$0.25 in payment, Leah documented how her parents had evaded almost certain debt-induced bankruptcy with a loan from her grandparents. As Leah remembers from her interview, her mother “quickly added . . . ‘but we paid it all back!’” In another example, we are reminded that families can and do inherit debt. Sasha’s grandfather inherited “millions of dollars of gambling debt” when his father passed away. Her grandfather “sold undeveloped oil and gas leases to pay off [the debt],” and still had enough to pay Sasha’s mother’s tuition for college and law school and build her a significant “nest egg”

comprised of her own “working interests in oil and gas wells.” Indeed, using other money she had inherited, Sasha’s mother started her own law firm; however, “just to ensure [she] had some inheritance left over,” Sasha’s grandfather financed the law firm’s office building. While Sasha’s example is somewhat extreme, to the extent that white students reported debt in their family histories it was almost always a past tense condition; as we will see in Chapter VI, this contrasts sharply with the experiences of families of color.

In another intergenerational example, Bethany described the following crisis-moment experienced by her grandparents:

When my grandparents had three young, school-age children to support, my grandpa got laid off . . . after he injured his back. They had recently built a house, and while Grammy did have a full-time job, her income alone would not be enough to support her family and still make house payments. Without a gift of about fifteen thousand dollars from my great grandma, Grammy and Grampy would have to have made some serious alterations to their style of living.

As this example demonstrates, crisis moments threaten inheritance pathways. The loss of a job not only eradicates the income that supports everyday life; it can threaten the pavers of upward mobility pathways, like those provided by the acquisition of a house. Here, Bethany’s grandparents are spared that fate. There is an additional piece to Bethany’s story, however. Bethany writes that even if the gift of money had not “fallen into their laps,” her grandparents were not actually in real danger of losing their home:

[B]ecause they had taken out a loan from my great grandma for the payments, they were already able to pay a lower interest rate than what the mortgage company would have given them. And, if they had needed to, they could fall slightly behind on the payments to my great grandma without damaging their credit score.

As Bethany's incident demonstrates, the buffering effects of white wealth mean that matters painted as crises are often not actually crises at all – at least not in the sense that they literally threaten assets. Inheritance pathways that could otherwise be interrupted are protected intergenerationally through the disproportionately greater wealth and capital held by whites. It is worth noting, as well, that although loans were apparently repaid in both these examples, that is not always the case as another student discovered. Derrick pressed his father about “the circumstances of the ‘loan’” he received from Derrick's grandparent's for a home down payment. Derrick recalls, “my father answered with a wide grin, ‘They gave us the money and didn't want it back.’”<sup>42</sup>

Another exemplar is further instructive. Madison, a young white woman, recalled her parents' decision to build their first home.

My . . . grandparents bought my parents an acre of land for \$3,000, giving them their only ‘head start asset’ besides the washer and dryer given by my mother's parents. This acre was bought from an extended family member, who may have sold it at a reduced price. . . . When I asked my mother about my grandparents buying the acre of land, she said that she and my father could have bought the land themselves, but my grandparents had just come into some money and wanted to do something nice for them. They had just sold a business that my father had helped them significantly in buying, due to their bad credit. The acre was a gift of ‘thank you’ in return.

Despite the somewhat asset-minimizing tone (a discourse theme present in many white students' papers), Madison highlights a number of capital-connected benefits here: (1) an *in vivo* inheritance from her GFM to her FM (the acre of land); (2) a social capital benefit derived in that land purchase (even if the price were not reduced, the ability to

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<sup>42</sup> In his research Shapiro (2005) also found the common pattern that white families would discuss “loans” that actually turned out to be, functionally, *in vivo* inheritances.

purchase land or homes from someone known to the buyer is advantageous, as they may bypass some or all of the bureaucratic formalities and qualifying procedures that often complicate these kinds of major purchases, not to mention the literal expenses that are attached by virtue of factors such as credit score, etc.); and finally, (3) some past reciprocal assistance from her F to her GFM (to assist them in buying a business, perhaps through co-signing on a loan or helping with a down payment).

Like Bethany, the lessons of Madison's story do not end there, as the following crisis reveals:

During the time their first house was being built, oil plummeted and my father lost his job. This was a time of panic for my parents and luckily the builder, a family friend, allowed my father to work on the construction crew to help pay the building fees. My parents were also able to save money on the preparation for the house because an extended relative did the dirt work on the lot for free. Seeing the possible fluctuations within the oil field, my father decided at this time to start his own business to have more job security. A benefit of social networking, he happened to know someone selling his business and bought it at a bargain of \$50,000. Because of savings they were able to make it through this time and continue with the building of their house, securing wealth for themselves.

As with Bethany's grandparents, Madison's parents are able to bypass a "panic"-inducing emergency, in their case through the "serendipity" of their social networks. This instance, however, is more than just a crisis that is not really a crisis. It is a crisis that becomes an opportunity to actually *expand* wealth and ensure *even greater* asset stability, during a time that could have significantly contracted or decimated family wealth altogether. Intergenerational mechanisms (having the safety net of savings to fall back on) combine with mechanisms of interconvertibility (social capital → material capital – both for home-building and business acquisition) to protect the inheritance pathway of Madison's family. To be sure, these benefits are racialized – "luckily"

avoiding bankruptcy, “happening to know someone,” “deciding” to make a choice that can lead to more job security are matters shaped by the capital-positioning of whites, and indeed, whiteness. Indeed, their greater wealth – not simply personal, but *intergenerational* – means that whites can more freely put debt- and risk-averseness aside to explore new avenues for asset acquisition, protection and creation. Madison’s future seems relatively secure. Several years ago, her parents sold their house and built another, again buying land from an extended family member. Her grandfather, a contractor, waived the building fee of \$37,000, an asset that was transformative (Shapiro 2005) since it enabled her parents to “invest more in the home and secure more wealth than they could have otherwise.” They were even able to buy her a “brand-new sports car” when she turned 16, and have paid for her college experience in full. Despite the seeming emergency posed by her father’s job loss, by all traditional measures, Madison’s is a story of great family success.

*The Intersectional Insights of Gender.* Gender provides one more sub-lens with which to examine cross-generational patterns of familial capital transfer. Research tends to support that marriage is associated with wealth, while divorce and widowhood have strong negative impacts on the accumulation of assets; effects disproportionately born by women (Chang 2010b; Keister 2005; Nembhard and Chiteji 2006). Nevertheless, my data imply that the actual picture is much more racially complicated. My analysis suggests that while white women’s access to wealth is certainly more tenuous than white men’s, their racial social positioning often mitigates the asset vulnerability introduced by gender. I identified numerous instances where the inheritance pathways of white women

were largely protected by virtue of their connections to white men and white intergenerational wealth more generally. For example, Jack shared that even though his mother “never got her degree” she “has been successful without it.” How? Jack explains: after dropping out college and being ““cut off” from any financial assistance from my grandparents . . . she married my father in 1986 and improved her financial well-being.” In this case marriage covers the severed inheritance pathway of her parent’s financial estrangement, as well as her decision to eschew the cultural capital they had been funding by covering her two years college experience, “all expenses paid.”

In a broader example, Marc proudly shared the story of his grandmother, a first generation German immigrant. He writes that falling in love and marrying a first husband “with a good profession eased many burdens” for his grandmother, “both financially and socially.” Though they divorced after eight years of marriage, Marc remarks that “luckily,” his grandmother had acquired “a rather important asset” by virtue of her marriage – “her own business.” Marc continues:

[My grandmother] successfully owned and operated her own small business for over thirteen years[, becoming] . . . quite a savvy worker. Unfortunately, market recessions threatened to end her work, so [she] had to make a transition to something new. With her improved speaking skills and business knowledge she began a management-training program with Eckerd Drug Stores. . . . [S]he quickly impressed [her supervisors] with her work ethic and was put in charge of her own store shortly after training. . . . After five years, she received the promotion she had worked so hard for by becoming a district manager. During this time she married her second husband and with the money she had saved up from her management positions was able to purchase a beautiful home as well as other physical wealth assets such as a new car and furniture. Several years ago, her husband became ill and passed away, but because they were financially stable, [she] is still doing very well for herself even after retirement. Our family has yet to benefit directly from any inheritances, but because my grandmother in particular was so successful throughout her life our family is likely to continue receiving wealth that trickles down for several generations.



While it was evident throughout his account that Marc wanted to emphasize the hard work and shrewdness of his grandmother (factors which no doubt contributed to her success), it is clear that owning her own business safeguarded against the potential impact of both divorcing and becoming a widow. While this was no doubt beneficial to his grandmother and her three children's stability, Marc himself already has a tacit sense of the intergenerational inheritance pathway this business set in motion.

In many accounts, white women's better-protected inheritance pathways were more than anticipated; intergenerational transfers were realized. Kim, the young woman who likened her great-grandfather's race to "a foot in a river," also described his seemingly self-made success as the owner of a custom upscale furniture store (an accomplishment shaped by that early apprenticeship he had gotten with a furniture company). He was nearly bankrupted paying hospital bills and privately contracting prominent doctors to save the life of his son, Kim's grandfather, after he contracted a severe case of pneumonia in his youth. Kim reports her great-grandfather "had to sell the new house and car," moving his family of four above the furniture store. Nonetheless, within a matter of years he "broke free of debt" and bought a new house. At the time of his sudden passing seven years later, he had already managed to build up a \$500,000 inheritance, which Kim's great-grandmother inherited. She had her son (Kim's grandfather) invest just over \$100,000 of that bequest in stocks. Even after selling and passing on \$420,000 worth of stocks to 14 relatives in 1996, the remaining stocks (split between Kim's grandfather and his sister) were valued at \$1.76 million at the time of this great-grandmother's death in 1998. This is but a small sampling of many transfers of

economic and other capital transferred through Kim's family, over four generations now. (Indeed, Kim's own mother's divorce was buffered by her grandfather's money, which, Kim remarks, "saved her from losing her upper-middle class status").

As noted in earlier examples, the gendered stories of struggles imposed by death and divorce are often discursively framed as "crises," even when they turn out not to be.

Katrina wrote of how her grandmother's divorce has "inhibited" her wealth:

Although my grandmother received land and alimony through the divorce settlement, her financial security changed overnight. She had not held a job since she was 21 and was divorced at the age of 43. The alimony allowed her to stay home and meet her financial obligations for another 15 years although the standard of living was greatly reduced. When she turned 70 she gifted her land to my father and his uncle. The total amount of acreage gifted to my father was 128 acres.

The tone of struggle is evident in Katrina's account, but it appears to be incited by a threat to assets (and their transmission) that is more anticipated than actual. Indeed, prior to their divorce, Katrina's grandfather had set up college trust funds for all his grandchildren (Katrina and at least two other relations), as well as provided a "generous down payment" to Katrina's parents for a home in a "middle class neighborhood near a good school district," before Katrina was even born. Particularly when compared to the literal asset losses present in the "crisis" stories from students of color, this framing reveals the normative, "settled expectations" among whites that their whiteness *should* attach to material capital (Du Bois 2007a; Harris 1993:1730; powell 1997), such that the very idea that it might not is itself experienced as crisis. Notably, as Katrina's example suggests, part of this crisis concerns the "protected" position of white women, a privilege often not enjoyed by women of color.

Indeed, my data suggest that benefits of white wealth come full circle – they are simultaneously buffering and often *expansive* – both for white women and men. Unsurprisingly, because gender is structurally embedded in wealth acquisition mechanisms both generally (Chang 2010b) and in historically specific, socio-legal ways, marriage can be *particularly* valuable for white men. Wealth is thus mutually reinforcing and reifying of both white supremacy and patriarchy, as Kelly’s example demonstrates. As Kelly tells the tale, her great-great-grandfather was “fortunate enough to be born a white male in [the South] in 1861. His parents were wealthy enough to “live in a nice community” and send him to college (a rare opportunity for many people at the time, race and gender notwithstanding). He expanded his already significant capital when he married into the family that operated the textile mills in which he worked. Within a handful of years, he became superintendent of these mills and went on to eventually establish his own textile company. This new business expanded to 13 mills in the booming war-time economy of WWI. Kelly documented that this extremely profitable business was passed down through two further generations – to his son and later his grandson (Kelly’s great-grandfather and grandfather).

In a separate account, we see the other side of this gender coin. A student’s aunt had been the beneficiary of significant material capital from her father (my student’s grandfather). He bought her first car and paid her college tuition and living expenses in full. While this type of support might have continued, my student reported that her aunt “married a wealthy stock broker very young and since her marriage has not needed any support from my grandfather.” When they bought a home together, her aunt’s husband

paid for everything and since the birth of their first child, “she has become a homemaker and he has supported the family.” While the dynamics captured in these two examples smack of a gendered dependency that unquestionably makes women more economically vulnerable, as we have seen numerous times, white wealth is set up to help white women better navigate through these gendered challenges. And while it is true that sometimes these processes of pathway protection underwrite white women’s gendered subordination, a number of my examples demonstrate that these intergenerational pavers can, and sometimes do, lead to independence, as with Marc’s immigrant grandmother.

What is cumulatively clear in these many examples is that, through a variety of means, whites’ capital “comes together” to protect and promote the advancement of family inheritance pathways. In one final instructive example of this “pooling” effect, Heidi recalls her own childhood:

When my parents divorced, and my mom was left with an unpaid mortgage, a ten year old car, no child support money, and a \$10,000 attorney bill, she, for the first time, asked her family for financial help. Thankfully, a wide range of family members united and were able to scrape up enough money for payments.

In addition to this family support, Heidi’s Montessori school education was protected, her tuition “waived because we knew the owners through church.” When she was six, her mom married a “loving, and wealthy,” man. “All family loans were immediately repaid” (a reciprocity that replenishes the assets of these “united” extended family members) and “college savings instigated” for she and her sister. She reports her family now has the financial capacity “to live in [a prominent Houston suburb] due to [my stepdad’s] debt-free college experience and continued upward mobilization” in his company, factors she rightly notes are contoured by “racial inequality.” As Heidi herself

concludes, though her family's story might not have started out with great promise, "it does end up in such a way." The interlocking, supportive pavers of white, intergenerational and interconvertible capital seem to often virtually ensure such outcomes. And as we will see, when these traditional mechanisms are not available, state mechanisms are often available to fill the gap.

## STATE MECHANISMS OF WHITE ASSET PROTECTION

As argued in Chapter II, the historically foundational institutionalization of race, for instance in the legal conflation of race, labor and property, means that state-bound politics are always, at minimum, running in the background of the personal processes of family wealth protection and reproduction. Nonetheless, my data reveal that the state often steps in, in very direct ways, to shape the wealth outcomes of families. The stories highlighting this pattern well reveal the point made by Bracey (Forthcoming), that the boundaries between state and non-state (i.e. public and private) actors are "fluid and contingent . . . as whites' private actions are implicitly backed by state force" (p. 25-26). Indeed, my data go a long way toward supporting the pivotal role of the white-founded state in mechanisms of racial reproduction, and the collapsed distinction between state and (white) non-state actors embedded in those mechanisms.

### *Launching and Protecting Inheritance Pathways*

As many of the examples shared above imply, the white racial state often appears to launch inheritance pathways that might not otherwise exist. We can recall Liz's family who received Homestead Land, or Trisha's early ancestor who was deeded land following his military service in the war of Texas Independence, and wonder how

different their families' pathways might look were it not for these early pavers provided by the state; pavers which unquestionably tied to their racial status as "free white persons." The tallies presented in Chapter IV capture just how abundant these state pavers were in the histories of white students' families. My additional thematic coding here reveals how frequently they also set intergenerational pathways in motion. In one particularly striking example, we do not have to wonder just how transformative state action was to a family's wealth and capital trajectory – the evidence is crystal clear.

Bella's great-great-great-grandfather "came to Texas on a ship from Germany," sometime in the late 1880s. Bella unfolds his story from there:

Once in Texas [name of relative] bought some land and had his wife and children come to Texas. He was unable to keep the land because he lacked the funds. So his wife and children left and went back to Germany. [He] stayed in Texas. He was determined to make it work and did when he finally acquired land through the Homestead Act of 1862. The wife and kids again came back to Texas and they began their lives.

That original Homestead land, "passed down through the generations," became the basis for increasing land acquisitions in Bella's family. The land is currently owned by her grandfather and his seven siblings, who have increased their holdings to about 500 acres each – 4000 acres total. Bella's example is a powerful one because we do not have to imagine what would have happened to her family without the provision of a state-provided asset. Her immigrant ancestor's fate was anything but secure. He had tried his hand at private land acquisition and failed – and it is entirely likely that were it not for the provision of free land he might have done so again, or worse. Bella closed this piece of her family's story lamenting the difficult life of a rancher (how her family continues to use and profit off the land), along with the fact that her grandfather's land was "the

only kind of asset that I will inherit from him.” Despite the minimizing discourse, these are ongoing and reinforcing benefits enabled by her family’s racial status.

Along with launching many pathways, the white racial state also protects the inheritance pathways of white families from events that would otherwise interrupt them. For instance, to assist homeowners victimized by the Great Depression, the federal government established the Home Owners Loan Corporation (HOLC) in 1933, through which many families refinanced mortgages and received low-interest loans (Schill and Wachter 1995), a safeguard that disproportionately protected white assets. In my own data, Jay’s family history, recounted earlier, provides an ideal example. Recall that the Veteran’s Land Board loan his grandfather received after WWII came with a death clause that would forgive the mortgage in the event of his passing. We cannot know if Jay’s grandmother would have found the means to pay her inherited mortgage after the death of Jay’s grandfather. While there did not appear to be surplus private wealth in Jay’s extended family, we have already seen many cases where private family wealth replaces pavers lost to debt or threatened by devastation. What we can be certain of, however, is that the freedom to not have to even wonder how she would survive in the wake of that tragedy was more than just psychic – it was economic in literal ways that would go on to materially enrich her son as well as Jay, her grandson – benefits ensured by the power of the white state.

#### *The Synergy of Public Provisions and Private Assets*

Indeed, the buffering effect of the state often combines with the private wealth of white families to not only bridge difficulties, but promote upward mobility, as in

Angela's family. Angela's grandfather got a job working for Caterpillar in the 1940s, and worked with them until he was forced to retire because of medical disability in his 50s. (Notably, one of his children married an extremely elite man, who built a house for Angela's grandparents, "allowing them to live free for almost twenty years"). Angela reports that her father had to pay his way through college, "but was able to do this through Social Security checks he received" because of her grandfather's disability. After Angela's parents got married, they also used Social Security money her father had received and saved "for a down payment on their house." Angela continues:

Not too long after that, my great-grandmother died and my mother inherited sixty thousand dollars from her estate, which [my parents] used to pay off the house. A few years later my parents bought a new house. They only had to finance a third of the house because they had money from the first house that had been paid for.

Here we see two examples of how white's privately inherited wealth combines with financial benefits derived from the state, in this case Social Security. First, her grandfather's disability benefits combine with access to a free home and living expenses, acquired as an *in vivo* inheritance from Angela's aunt and her husband. Those disability benefits also combine with private wealth from Angela's great-great-grandmother, to facilitate not just one, but two home purchases. Angela reports that in this second move her family picked "a neighborhood that had better schools where [she and her siblings] could receive a better education," helping to fulfill her parents desire to provide "a certain 'standard of living' they wanted for us."

This element of Angela's story – the ways contemporary white families use inherited wealth to secure access to "good neighborhoods" with "good schools" – overlaps significantly with the findings of Shapiro (2005) and Johnson (2006). But the



multigenerational aspect of my empirical data allows us to fill in a highly significant missing link. We do not have to speculate that the benefits of this wealth derive from a system of racial spoils – we have evidence of it. As Katznelson (2005) documents, originating Social Security policy purposefully excluded two categories of labor heavily dominated by blacks in the mid-twentieth century – domestic and agricultural work. At the time when Angela’s grandfather was paying into the system that would justly support him once he was disabled, black Americans were being impoverished of their right to the same kind of security their labor should have ensured. Furthermore, when combined with private wealth, this state benefit provided more than just a safety net for her grandfather and his family. This combination of white benefits – secured both publicly and privately – paved a stable, protected pathway of upward mobility for the whole family – including Angela herself.

Even more broadly, matters of “personal” decision-making, such as those of Angela’s immediate family, have been further bolstered by the racial state through an indirect, but no less potent consequence of legacy. The creation of the Federal Housing Administration (FHA), along with the Veteran’s Administration, opened up homeownership to many Americans for the first-time. However, the FHA actively encoded race into the institutionalized appraisal process for evaluating real estate areas, “redlining” communities predominantly comprised of people of color with low ratings. The result was that most of the federally-backed mortgages went to suburbanizing America along racial lines. Between 1934 and 1962 the federal government underwrote \$120 billion in housing, 98% of which went to white families (Brodkin 2006; Brown and

Wellman 2005; powell 1997). The government further enforced the racial exclusivity of these white areas by enforcing restrictive covenants developed by whites to prevent blacks from moving into their neighborhoods (Massey and Denton 2003; Oliver and Shapiro 2006). The state thus not only facilitated asset-acquisition among white families, it facilitated the development of explicitly white communities and an associated high-quality infrastructure, and then protected that space and the resource-hoarding of whites by enforcing against the “infiltration” of racial others.

The contemporary racial segregation observed in neighborhoods and schools across the U.S. is directly connected to this federally backed policy of the mid-twentieth century, which by effect institutionalized an association between race and resources that persists (powell 1997). Even today, when people of color attempt to integrate neighborhoods, a “tipping point” often occurs where whites begin fleeing neighborhoods (Ellen 2000). This “white flight” arises both as a result of whites explicitly racist rationales and actions (e.g., not wanting to live by people of color), but also because of the logic that emerges when racism is institutionalized. This is a logic that does not require vitriolic racist attitudes, but simply seemingly rational decisions made by whites concerned about property values and the educational and broader infrastructural system an elevated property-tax structure supports. Ultimately, this reflects their tacit racial knowledge that white-imposed segregation comes with economic and other capital benefits (Ellen 2000; Johnson and Shapiro 2003).

The kinds of decisions that Angela’s parent’s made to provide a “certain ‘standard of living’” for her family were echoed again and again in an abundance of

white students' papers. Nonetheless, Angela's story brings bigger pieces of the puzzle together in theoretically and empirically fruitful ways. Of his own research with members of what would be my students' parents' generation, Shapiro (2005) himself theorizes about the empowering inheritances received by so many white families in his sample. He argues that the abundance of these inheritances is inevitably connected to "the discriminatory housing markets of a previous era, marked by exclusion and residential segregation and backed by government support" (p. 67). My data not only back this claim empirically; their multigenerational depth reminds that these outcomes are actually the cumulative product of a much deeper history, and result from *many* circularly reinforcing mechanisms of state and private action. To be sure, the ongoing reproduction of systemic racism is not just about outcomes of the "distant past" (even as the exponential effects of past inequality are many); nor simply the product of contemporary discrimination. Social reproduction processes merge the explicitly white-state-supported discrimination of previous eras with the implicitly white-state-reinforced actions of the contemporary era at the level of family, *directly through* the vehicle of wealth and capital.

#### *When State Works Alone*

Although many of the examples we have seen highlight the ways in which the public mechanisms of state launch and reinforce the private mechanisms of wealth transfer and interconvertibility, my data reveal that even when private mechanisms appear unavailable (or unused) whites are often still able to access and grow wealth. Exemplary is Kurt's story. His family history contained virtually no examples of

inheritance pathways. Nonetheless, state means over generations have created a level of stability on which his family has been able to rely.

His great-great-great-grandfather arrived from Germany in 1900 and received 160 acres of land in Arkansas using the Homestead Act. As Kurt reports it, this was “the first trace of actual wealth that could be located with my family.” There is no evidence that this land was handed down in Kurt’s family. Reporting on another branch of his family tree, Kurt recalls that his great-great-grandfather was drafted into service in 1917, during WWI. Though no one in Kurt’s family could report how, his great-great-grandfather had managed to acquire a small farm in Oklahoma prior to his enlistment. He was discharged with a government pension after the war, with a service-related disability, and Kurt’s family suspects that “this may have helped keep his farm going and out of extreme debt.” Though his great-great-grandfather was “not able to pass any assets down through the family,” his children “became part of a generation that would . . . take advantage of new government programs.” Indeed, both Kurt’s GF and uncle joined the WWII military efforts, and both received the benefit of GI Bill access following the war to attend college.

Kurt’s own father died at a very young age, shortly after his parents had managed to purchase their first home. Kurt’s mother received a lump sum of money from the refinery where his father had worked, which combined with income from Social Security to provide for Kurt and his brother following their father’s death. As Kurt acknowledges, without these state (and private-sector) benefits “it would have been extremely difficult for my mother to support both myself and my older brother.” As it turned out, these

monetary resources “help[ed] us live until she eventually re-married.” Following in the footsteps of his grandfather and uncle, Kurt himself joined the military, and has utilized Veteran’s Administration benefits both for college and for the purchase of a home. Kurt’s own testimony is that “without these VA programs, I would not have the things I have.” Though no one in Kurt’s immediate family has developed enough wealth to provide what Shapiro refers to as “head start assets” (2005:62), Kurt was hoping to become the first person in his family “with a chance of providing future generations an inheritance.”

Kurt’s is a story with multiple generations of land and homeowners, and yet seemingly very little intergenerational transfer. While one might be hard-pressed to argue Kurt’s family is “thriving” economically, there is certainly a stability of assets present across generations. His path appears at least forward moving and stable, even if not steeply ascending. And it appears that the state is at the core of that stability. While the more recent access Kurt has had to state-provided benefits may not be racialized in the same direct ways that the Homestead and GI Bill access of prior generations was, it is worth considering where Kurt and his family might be economically without their ongoing access to state support. Indeed, Kurt’s story suggests that even when the private mechanisms of intergenerational wealth transfer are unavailable, state provision protects many white families, and relatedly, the broader property-interest in whiteness.

#### INDIRECT SYNERGY BETWEEN PUBLIC/PRIVATE SECTORS AND ACTORS

In addition to the many means highlighted already, my data suggest that the interlocking and supportive pathways of white inheritance are bolstered by several other

mechanisms that deserve attention. This theme tends to cluster around ways the micro-level mechanisms of wealth/capital acquisition and transfer among white families interact with the private/public sectors and the state more broadly or generally.

*Social Positioning Relative to Public/Private Infrastructure*

*The White Racial State.* I have already argued the point in Chapter II that elite whites' use the tool of white-normed state to develop and maintain "race" as a social construct and the associated property-interest of whiteness. My data implicitly contain an abundance of supporting evidence for this claim. After all, racially discriminatory policies and practices like those surrounding the Homestead Act, the GI Bill, and the redistribution of indigenous land do not materialize from thin air – they are the products of whites' almost complete monopoly on state power throughout U.S. history. There are a number of examples in white students' papers of ancestors tightly positioned to direct state structure. For instance, as reported in Chapter IV, one of my students' early ancestors had served as Secretary of State for King James I of England during the colonial era. They had been deeded property in the early colonies by the king, and she reported at least five generations of her family owned plantations and slaves. Sometimes, however, the benefits of these types of state-linked associations are less obvious, and involve processes of capital interconvertibility and transfer. I believe this suggests the boundary between the white state and private white actors is porous in even more nuanced ways, as Colin's story demonstrates.

Colin's research uncovered that his great-grandfather had worked "as a farmhand through the Depression, and the whole family was struggling." Fortunately for him,

Colin reveals how the tide of his great-grandfather's difficult circumstances turned quite suddenly:

[My great-grandfather] got a break when, during the war, he bought a baler (such as for hay) and his brother . . . who was working at the Rock Island Arsenal, managed to get him rubber tires. The only baler in a two county area with rubber tires (so it would not tear up the roads) now belonged to [him]. [His brother also] helped him to get a permit from the government to buy a tractor, wire to bale with and a gas allocation so he would not be rationed due to the war. With all of these opportunities taken advantage of, [my great-grandfather] essentially set up a monopoly on baling in two counties, which allowed him considerable income (which would translate to wealth) as the country came out of the Depression. . . . [His brother had] used military contacts to get permits from the government, something which a minority (particularly African-Americans) would not be able to take advantage of. . . . they would not likely have been able to establish contacts to get a similar permit even if they were in a similar situation. [My great-grandfather] maintained this monopoly for four years, when two more balers entered the area. Of the newcomers, one was owned by [his other] brother. [My great-grandfather] eventually used the money he accumulated to invest in farmland, and turned to farming for his income.

Colin provides an excellent analysis of the racial dynamics contouring his family's access to capital – social and material. He unpacks later how this early access set an inheritance pathway in motion that helped lift his family's – and his – broader mobility trajectory. Having settled in Iowa, Colin reasons that his family may have never even encountered a black person in their first three generations. Nonetheless, despite his initial skepticism (and disappointment) that he would find evidence of it, he recognizes that even without engaging in active “racism,” the advantages he and his father have enjoyed can be traced to his relative's military/government contacts and “are no doubt a result of the systemic racism in the U.S.”

There were also a number of cases where students reported white relatives had gone to court over various matters and won settlements in the process. For example,

Emma reported that her great-grandfather had fought in WWII:

When he returned home he had an infection that eventually killed him. My great grandmother hired a lawyer and went to court with the idea that her husband's death was related to the war. She was rewarded with money which paid for my [grandfather] to attend college and get an engineering degree.

Emma suggests that her great grandmother's financial ability to hire a lawyer, as well as her successful court finding were likely impacted by racial status. While there is no way to know for sure, there is good reason to suspect that material capital merged with the racial capital of whiteness in this court of law in a way that converted to further material capital. Notably, this material capital added further pavers to Emma's inheritance pathway by securing important cultural capital for her grandfather.

Their social positioning to local government infrastructure is also relevant to whites' ability to execute greater control and protection over their capital. For example, a slightly older than average student, Kevin, had already become a homeowner himself. In his research he reported that his neighborhood had passed a rezoning resolution to make sure no more than two unrelated people could live under the same roof. He recalled a conversation he had with a white neighbor about the rezoning: "he told me that the purpose of this action was to ensure that there would not be houses rented out to college students, fraternity houses, and property values can continue to rise;" yet, Kevin also knew that this "tricky little clause" works "in the same way to keep minorities from moving into neighborhoods" as well. He acknowledged the larger impact this has on "targeted populations" being able "to advance in society. . . . It is a passive aggressive deterrent that our society uses to keep out what they think is an unwanted populace." Whites' ability to execute these kinds of capital-promoting and protecting strategies is a



direct result of their more advantageous positioning to local, state and federal government. Indeed, this kind of fluidity lend support to the idea the state was not only foundationally crafted as white institutional space, but remains formally white today (Bracey Forthcoming; Feagin 2012; Jung, Vargas, and Bonilla-Silva 2011).

*The Private Sector.* Recall the student at the beginning of the chapter who remarked that her “father’s family wealth started with the most basic inheritance” – their last name. Among other benefits of this symbolic capital, she noted her family can “easily get loans [from banks], on the rare occasion they need one, . . . merely because they ha[ve] the family name.” Madison too, reported that her parents “have never had anyone cosign a loan and have very good credit.” She shares the following information gleaned from an interview with her mother:

My mother told me stories of how when needing a personal or business loan, my father rarely fills out paperwork. Having always been close family friends with or related to the bankers and presidents at our hometown bank for generations, my father usually just calls them and lets them know what he is planning on buying. The banker gives my father the approval over the phone and they fill out the paperwork for him. When I asked my mother if she thought race had an influence in their ability to secure loans, she said absolutely not, and that if anything helped them it was their social connection in the community through extended family and long-time friends.

On the one hand, Madison’s mother is correct. These two loan examples speak strongly to the benefits of social networks. Nonetheless, such advantages never sit outside of structural context – the ability to reap social capital benefits is shaped by positionality. As one scholar put it, “[e]veryone can use their connections as a way of advancing their interests, but some people’s connections are more valuable than others” (Edwards and Foley 1997; Field 2008:74).

Feagin (2006) lists the range of the privately provided services and resources to which whites have historically had much better access: “unions, better-paying union jobs, adequate housing, home buying resources such as mortgages, health care services, and good recreational opportunities” (p. 41). White positioning within organizations related to these services and resources – made up of innumerable private workplaces and real estate and banking organizations – shape the access enjoyed by whites outside of such organizations. Indeed, as DiTomaso (2013) strongly argues, mechanisms of favoritism, most of which are entirely legal, are deeply implicated in reproducing racial inequality particularly in an era where patent racial discrimination is illegal.

While discrimination no doubt remains prevalent, stories from my data, like the loan examples shared above, do lend credence to the importance of favoritism. In other situations, the racialized mechanisms at play are even more subtle. For instance, Renee remarked that her mother was able to join an extremely exclusive and beneficial organization at least in part because of her father’s reputation as “a well-known dermatologist both in his social circles and the medical field.” The symbolic capital of a strong reputation (a matter contoured here by significant cultural capital) translates to social capital benefits for Renee’s mother – reputational benefits she secured by her connections to a specific individual, in this case, her father. These matters of course are all shaped by race by virtue of whites’ disproportional access to cultural capital, an access linked to economic capital as well. Indeed, as in the case of loans, wealth can create a symbolic reputation of worthiness on its own. Colin speculates that his grandfather may have benefitted from the wealth his father built monopolizing hay

baling during the Depression: the bank might have decided “that it would be safe to loan [my grandfather] the money, because his father was so well off (much like cosigning a loan with one’s parents today).” Colin wonders if a black man living during the same era would have been given a loan without the assurance of family wealth to back up his application; a reasonable wariness to be sure.

Beyond the reputational status tied to wealth and the disproportionate benefits this creates for whites by virtue of their greater wealth and homogenous social networks, whiteness itself has a reputational status that shapes much of this advantage. I would argue this is not simply the outcome of a “human tendency” toward homophily in groups, but attaches to a much deeper cognitive framing – what Feagin (2013) refers to as the “white racial frame” (p. 3). The positive self-framing of whites is central to this entrenched worldview. As powell (1997) makes clear, whiteness as reputational interest is very much connected to the property-interest of whiteness, built from the ongoing protection and enforcement of whites’ private interests. As a result whiteness becomes a characteristic “by which individuals are deemed to be deserving of certain opportunities and benefits.” The settled expectations this creates in turn shapes “individual identity and an individual’s sense of worth and entitlement” (powell 1997:123). There is no question that ongoing disproportionate access to wealth and capital and the mechanisms that protect them helps bolster this cycle by providing content which appears to confirm whites’ elevated worth.

#### *Benefitting Indirectly from Public/Private Sector Intersections*

In one extremely unique case, a student recounted her prominent great-

grandfather's role in working with the state to build a major suspension bridge connecting the U.S. and Mexico, after which time he opened a business that "aimed to provide services for importers and exporters to and from Mexico," such as storing goods and helping ensure FDA compliance. The benefits of her grandfather's fortuitous access to state here are quite obvious. There were, however, several examples demonstrating that whites often benefit indirectly from state interventions in a way that can be materially enriching. For instance, one student reported that his grandfather had developed several trades in the home construction field, and had profited "from the excess of new home owners" that emerged in the wake of the post-WWII state-promoted housing boom.

Similarly, Sam's research revealed that his grandfather had worked as an electrician and eventually opened a business with another man. As he reported it, their business was supported heavily "by wiring houses that were created after the war. There was plenty of work because so many people who came back from the war were buying houses." Eventually, his grandfather bought out his co-owner and hired Sam's father to assist him. Sam's grandfather's wealth enabled him to buy a house, a vacation property, and farmland. Sam reported that his grandfather sold the business a few years back for \$250,000, as well as the lake house at a profit. From the sales, he gifted Sam's father and uncle \$10,000 each, "for them to spend on whatever they wanted." Sam's father used the money to purchase a house, relying also on further down payment loan assistance from Sam's grandfather. Sam's immediate family owns an additional house, which sits on his grandfather's land; they expect to inherit a portion of land and stocks from his

grandfather when he passes. Although Sam did not specify where the capital for it came from, he did include that his father was “currently an electrician for his own company.”

The wealth and social capital benefits that have been transferred over Sam’s inheritance pathway are extensive. Like Kelly, whose great-great-grandfather’s business boomed with government demand for textiles during WWI, Sam’s grandfather’s business, too, was made profitable by broader political and economic conditions. Indeed, research connects these and other students’ similar family stories to broader patterns. Coontz (2000) documents that \$50 billion of government funded war-time inventions were turned over to private companies in the wake of WWII alone. We must assume that the vast majority of these transfers went to white business owners. And, in the case of Sam, we know that the broader advantages that flowed from the success of his grandfather’s business were also indirectly bolstered by the explicitly racist state policies and public/private practices that promoted white wealth and community building, specifically.

#### *Contemporary State Actions that Privilege White Capital*

Some state actions implicitly promote white capital acquisition and growth because of the way race is structurally embedded. For instance, there are a number of contemporary state policies that assume or directly require preliminary capital ownership by those who wish to utilize them. One mentioned in numerous white students’ papers (and notably, in none from students of color) is the Texas Tomorrow Fund. The Texas Tomorrow Fund is a prepaid college investment program – the rates for tuition get locked in and the state pays the difference of what it costs when a student actually

attends college. While this program is designed to promote educational aspirations and curtail the impact of ballooning costs for higher education, it nonetheless requires early money. By design this requirement is almost certainly racialized in impact given whites' disproportionate access to surplus financial capital. Jeff's example is instructive.

Like many other white families, Jeff's immigrated near the turn of the twentieth century. Even without the benefit of state-provided land, Jeff suggests his family "avoided many of the hardships experienced by other immigrants during the time period" by virtue of his great-great-uncle's marriage to a woman who had inherited land held by her family since before the Civil War. While he could not confirm ownership of slaves, Jeff concedes that this land is "part of the legacy of slavery nonetheless." Indeed, he smartly adds that even by the time his direct ancestors "moved onto this land it was still nearly impossible for African Americans to purchase land in the southern states due to Jim Crow laws." Though Jeff's family had "long since sold" this land, the legacy of their access has been ongoing for his family, as he explains:

[W]e still own the mineral rights underneath the land. . . . My family discovered oil under the land late in the game. We did not discover enough oil to make us each resource wealthy, but enough to give us some measure of social mobility. My uncle, being an accountant, set up a partnership to manage the wealth of our family. He created a Texas Tomorrow Fund in my name, my brother's, and all our cousins' to ensure that we would be able to pay for college.

The ability of Jeff's family to ensure broad development of quality cultural capital for the current generation is directly traceable to land tied to the Civil War era. This is exactly the kind of capital that translates to continuing real dollar advantages for whites, particularly in a job market that continues to disproportionately reward their educational credentials. Jeff notes that his family's mineral rights also generate periodic distribution

checks that “help provide a safety net” for the family. Beyond the safety net, Jeff adds that using this money he was also able to buy his first car, which he still drives today. Jeff summarized the collective benefit of this early land access: “The land we lived on continues to this day to provide tangible benefits to my family which would have been completely nonexistent if we had not been white.”

Jeff’s story features another highly common theme in my data concerning contemporary state actions that have an implicitly bolstering effect on whites’ capital: situations where asset-generating mechanisms add capital to already wealthy families. Jeff reports, in fact, that he has not needed to use his Texas Tomorrow Funds; he obtained scholarships that have covered the costs of his college education, though he adds, “I always knew [the money] was there if I needed it.” Additionally, Jeff’s grandfather acquired a GI Bill loan to buy the house he and his grandmother live in “to this day.” Like so many other white families in my sample, Jeff’s grandparents home is “in a predominately middle class neighborhood – a largely white neighborhood in a town dominated by whites.” He reports their property value has steadily increased due to its scenic location at the top of a hill near a river. Jeff reasons that this neighborhood’s educational infrastructure also influenced the educational success of his father and his father’s siblings.

It was not always, but often the case that provisions like the GI Bill or scholarships were taken advantage of by white families that already had significant assets and were not necessarily in need of government or other public/private programs for “lifting” their circumstances. In another example, Janice reported her grandmother’s

net worth was \$2 million, her parents' \$2.5 million; assets built up through extensive intergenerational transfers across generations of these and other family members who all reportedly regard themselves as "middle class." While Janice's family could have easily funded her full college tuition outright, they are being subsidized by \$4000 in scholarships that she has received. Janice does not indicate the source of her scholarships. Even if we assume the scholarships of Janice and Jeff are merit-based, we can see how in a racialized structure rewards based on "merit" combine with other intergenerationally-derived assets to perpetuate the disproportionately expanding wealth and capital of white families.

White families also use a variety of entirely legal avenues to navigate the terrain of public action and private interests, an indirect state protection for white wealth. For example, one student reported that his grandparents "owned several small farms which were then transferred to offspring. To avoid inheritance taxes, the money for one of these farms was put into many joint checking accounts." In my own family's experience, prior to her death my mother set up a trust for her assets, again to avoid taxes that would have been recovered on the stocks and money she left to my siblings and I. In a recent newsletter I received from my brokerage firm there was a short article on how to "[u]se gifting to 'pay it forward,'" with the following suggestions:

Graduation is a perfect opportunity to consider ways you can 'pay it forward' to the next generations in your family. . . . In 2013, individuals are able to gift \$14,000 (married couples can gift \$28,000) per benefactor per year without incurring gift taxes. By utilizing the five-year accelerated gifting alternative in 2013, an individual can give up to \$70,000 (and a married couple up to \$140,000) to a single benefactor without potentially being subject to gift taxes. (Wells Fargo Advisors 2013)



These kinds of “tax-shelter” strategies are quite common. Indeed my firm’s newsletter promised, “We can help you explore all your options.” In the context of my data, it is clear that these sorts of contemporary maneuvers functionally protect the unjust enrichment of prior eras, enforced and reinforced by the power of the white-normed state.

## CONCLUSION

Collectively, it could be argued that the direct and indirect benefits whites derive from numerous public/private sector mechanisms have *hyper*-developed white capital. The broader impact of these structurally-embedded mechanisms stifles any closure of the contemporary wealth gap, even when state policy is not written and administered in an explicitly discriminatory fashion. The institutional and structural mechanisms built on white logic, and the (often legal, but resource-hoarding) private actions they promote, together achieve these goals. Indeed, as I have suggested it is by these means that the state is reproduced and maintained as white institutional space.

Equally significant, though wealth is empowering for all who possess it, it is often excessively empowering to whites because of the way their “white” racial capital positively contours the other types of capital they possess. Shapiro (2005) reasons that people with money are “freer from the will of others.” They can “elude more easily the limits of weak or undesirable public policy . . . [by buying] out of neighborhood problems like crime, weakly supported public services, or undesirable levels of integration” (p. 12). As a result of their proportionally greater assets, Shapiro reasons, whites “have more freedom and liberty” (p. 13). This is no doubt true, and my data is

replete with examples of white families navigating in and out and between the public and private infrastructure as suits their purposes. Nonetheless, this greater “freedom and liberty” is not simply a function of their disproportionately greater wealth, as a strictly class-makes-race analysis would suggest. As matters connected to capital, the freedom and liberty enabled by assets is both *embedded in* and *shaped by whiteness*. Indeed, the historical conflation of race and property can be read another way: whiteness is capital. Both historically and today, whiteness is an asset that can often be “banked on” quite literally, through the access to capital it creates, but also in the way it encodes racially differentiated value into the capital that results. In a very real sense, whiteness is material capital, social capital, cultural capital and symbolic capital; simultaneously constructed from and by each, a point made even more plain by the capital histories of families of color that I turn to in the next chapter.

## CHAPTER VI

### FAMILIES OF COLOR: DIVESTMENT, DRAGS AND DIMINISHED VALUE

For whosoever hath, to him shall be given, and he shall have more abundance:  
but whosoever hath not, from him shall be taken away even that he hath.  
(Matthew 13:12 King James Version)

When I first began my research on issues of intergenerational wealth many years ago, my advisor was serendipitously brought into conversation with an African American woman who had done some personal research on her own family's struggle to acquire land during the early twentieth century. She graciously shared a copy of the personal account on which she had been working with him, to pass along to me. Directly before the kind closure of her forwarded email, I read the following last-minute insertion: "I didn't mention it explicitly in this narrative, but my great grandfather tried to protect his property and shot a White poacher that was stealing from his land. A mob gathered to 'deal with' him and he killed himself."

I was chilled by her matter-of-fact addendum. Reflecting on it brought many things to mind: the depth of what land meant in the early nation – both in terms of the power inscribed in ownership, but also the way race was laced into that meaning; the difficult, often unmanageable terrain that black Americans (and people of color more broadly) had to maneuver to acquire land; followed by the many times greater struggle they faced securing even the most basic of property protections, for their very lives let alone things possessed; and, of course, the deeply psychic ways these matters merged with one another, shaping decision-making, action, emotion – in tragic, and sometimes

deadly ways. This is not a piece of history; this is this woman's and her broader family's story, one to which she owns personal connection. We all remain tied to such stories – not just our own, but those of others – whether we know and acknowledge them or not

The distinguished sociologist Robert K. Merton identified what he called the Matthew effect, based on the biblical gospel verse that opens this chapter.

Sociologically, the Matthew effect attends to how in many spheres of life “advantage tends to beget further advantage, and disadvantage further disadvantage, among individuals and groups through time, creating widening gaps between those who have more and those who have less” (Rigney 2010:1). This patterned inequality, often referred to in the literature as “cumulative advantage,”<sup>43</sup> is certainly characteristic of racial inequality. But as I argued in Chapter V, these temporal patterns are not simply part of generic processes that can be isolated in mathematical models or positive feedback loops. Similarly, such patterns do not merely result from impersonal mechanisms that stand outside of us, producing “unintended consequences.” They are patterns daily created and recreated, by real people, everyday and elite; they are deeply rooted in history; and, as my friend's tragic account reminds, they too often lead to dire ends.

## THE INHERITANCE PATHWAYS OF FAMILIES OF COLOR

This chapter builds on the analysis of the prior chapter, focusing on the inheritance pathways of families of color. I begin by pushing back a bit on my own

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<sup>43</sup> DiPrete and Eirich (2006) offer a review of the theoretical and empirical tradition surrounding cumulative advantage as a mechanism for inequality.

terms. The idea of a collective “families of color” is not entirely unproblematic, a matter I fully recognize and wish to acknowledge. To be sure, operationalizing “race” presents its own challenges and at a minimum should be complicated. In my analysis I worked to honor the racial self-identification of students and their families. Beautifully, many students of color made clear their nuanced understanding that the idea of a discrete or static racial identification was untenable for capturing either their personal experience or the racial dynamics of their family wealth history. As but one example, a young Mexican American woman with a fairly class-privileged wealth history wondered about the influence of phenotype, questioning: “Could it be possible that my ancestors did enjoy certain benefits in our country of origin because of their lighter skin?”

In my own analysis I do not seek to essentialize or flatten differences among groups, either inter- or intra-racially; nor ignore this kind of important contextualizing data. Among my sample are black students with family histories rooted in U.S. slavery as well as more recent African and Caribbean immigration; students whose Mexican ancestors owned land generations ago in the territory now known as the U.S., and others who are first generation immigrants themselves; students whose family members migrated in the political wake of early post-Castro Cuba and post-Mao China; and others whose families fled Haiti and Vietnam. My data also include histories from a number of students who identify as multiracial and/or have a known multiracial family history. In addition, there are a couple of cases where self-identified students of color report having been adopted by white families. In these surface distinctions are deeper meanings and influences. To be certain, one of the attractive aspects of qualitative data and analysis is

that it enables a more holistic analysis of “race” in the richness of the data produced. Data like my own is better positioned to attend to the fluid properties of “race” and racial positionality, and how this fluidity often works to bolster the “changing sameness” of white supremacy as a deep structure. These are advantages I have tried to use to the benefit of my analysis.

These matters aside, my data suggest that the stories of families of color are collectively patterned in a way that reveal powerful insights about mechanisms of intergenerational wealth transmission and the nature of capital, particularly when compared with the stories originating from white families. The intergenerational accounts of families of color frequently include inheritance pathways where upward mobility is “detoured,” “dragged,” and “dead-ended,” as families attempt to pave upwardly mobile pathways but find themselves divested of their capital, both through explicitly racist means and subtle ones. Additionally, I find that when families of color do access capital, its value is often racially diminished, making it less bankable and thus less useful, both in launching and further paving mobility pathways. As with the inheritance pathways of white families, the state’s action (and inaction) is regularly implicated in these processes. Moreover, this tenuous grasp on assets is often reflected in the decision-making of families of color in deep, telling ways.

There are also stories of “success” among my students’ accounts. As we will see, these more *anomalous pathways*<sup>44</sup> help to further illuminate the structure of systemic

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<sup>44</sup> In my analysis of the inheritance pathways of families of color I sometimes bracket the word “success” with quotation marks, and (as also done here) refer to some

racism and “race” in ways that are as revealing as the cases that confirm racial difficulties in capital acquisition and transfer. When put in conversation with “rocky” and broken pathways and the regular upward mobility of white accounts, successful pathways among families of color provide deep theoretical contour to the points made in the Chapter V concerning the connections between race, property, and capital. I argue that these anomalous pathways often trace to unique structural circumstances or atypical access to “white capital,” and as such further illuminate intersections of race and class, and the way that structural influences shape family wealth outcomes in racially disparate ways.

*Revisiting Links to the Eras of Recognized Legal Oppression: Complementary Contrast*

It was not uncommon for students of color and their families to offer rearticulated ideas of what inheritance and wealth meant, as an example from one young, black woman strongly captures: “In my family, money and assets were not passed from generation to generation. Instead the act of struggling was inherited.” To be sure, these reshaped definitions centered on a broader theme present in many of their interviews and writing – a discourse of survival. “My family members only had enough money to survive,” wrote another black woman; “there was not enough money to help with the down payment of a house, new car, and assisting with college.” As these two quotes hint

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successful pathways as “anomalous.” I want to be clear that this is not an attempt to invalidate the accomplishments of these families, or suggest that the *ability* to be successful is anomalous among people of color. Indeed, I believe my analysis demonstrates that it is often not ability or desire for success that are lacking, but rather the capital means for doing so. I also argue assertively that many of the successes experienced in families of color are stifled in their growth, and never develop as fully as they could or would absent systemic white racism.

at, the theme of survival reflects the deep, intergenerational impact of diminished access to life-supporting, let alone mobility-launching capital.

As was often the case in the histories shared in Chapter V, the research of many students of color uncovered historically deep family links. Here, and in forthcoming sections, it will be useful to consider the *complementary contrast* between the pathways of families of color and those of white families. This idea – complementary contrast – captures situations of unjust enrichment identified in the capital histories of white families that, while not literally connected to instances of unjust impoverishment in the histories of from my students of color, are certainly related by circumstance.

As expected, the historically varied experiences of different racial groups are reflected in the breadth of data. For example, Kiera identified her mother as a Native American from the Choctaw Tribe of Oklahoma. Her mother recalled Kiera's grandfather telling her "when she was younger that his family has lived on the reservation since they were moved during the Trail of Tears. There was no farming on the reservation where the Choctaw Tribe had to settle," because of the poor quality of land. To her grandfather's knowledge, he was the first of the family to come off the reservation, and Kiera reports the "family that remains in Oklahoma is still living a poor lifestyle. They get some help from the Choctaw Nation, which governs the counties that are in its territory, but it is only for bills that their income cannot cover." She adds, "they have come up with ways for survival, but in the long run, they still have nothing to pass down to future generations except for our values and traditions that have not been lost over the years."



I was unable to locate any inheritance pathways tracing from this branch of Kiera's family tree. We cannot know for sure if this is a result of incomplete history (or reporting); yet, it seems equally if not more plausible that the lack of capital transfer and social mobility in Kiera's family is connected both to this land displacement as well as the kind of broader mechanisms of unjust impoverishment I explore in this chapter. Though the details are unique to her Native American ancestry, Kiera's family story is one involving the very common theme of early land dispossession. Indeed, exploitative land deprivation is a common experience linking the histories of non-white racial groups in the U.S., as another example demonstrates, this time concerning early Mexican land loss.

Jessie, who identified as Mexican American, recorded that her ancestral ties to America traced back to the early 1800s. Jessie shared that when she had asked her grandparents where they thought the family's wealth began, her grandfather replied, "it isn't a question of how the wealth started, it[']s a question of how the wealth was lost." She shared more details recounted from this conversation:

According to my grandfather and a book he referenced about our family history we used to own a great deal of land. After various boundary disputes with 'the Anglo neighbors' the land was taken from my ancestors by the railroads in the 1870s, and redistributed to the Anglo neighbors. Since the statute of limitations that regulates old land claims has expired on my family's land, they feel it might be forever lost.

Powerful on its own, Jessie's and Kiera's examples are made more meaningful by their complementary contrast with examples provided in the prior chapter, where white students reported ancestors had received redistributed indigenous and Mexican land; asset-transfers that often launched pathways of upward mobility for their families. In the

conclusion of her paper, Jessie shared her own surprise to find how “hurt” her grandparents still felt “over the land that was taken from our ancestors.” She took their emotional reaction as an implicit indication that they “understood the importance of having wealth and assets, and how much can change by having or not having them.”

Jessie well-summarized this idea more directly:

This land would have been essential in terms of my family’s assets. Though land is not a direct income, it is a form of wealth. Shapiro (2005) explains that ‘wealth signifies a command over financial resources that when combined with income can produce the opportunity to secure the ‘good life...’ (p. 34). With this significant source of wealth gone and unable to pass through family inheritance, my grandparent’s felt they started out their lives with almost no assets.

Jessie’s grandparents did manage to secure a measure of success by virtue of their persistence, and her grandfather landing a very stable job. Nonetheless, we need only compare the hyper-developed inheritance pathways of white families with histories extending back as far as Jessie’s to imagine how even more advanced her family’s mobility trajectory might have been were it not for the unjust removal of this central orienting paver nearly a century and a half ago.

Indeed, my data allow us to infer a bit further by comparison, with an interesting anomalous pathway from another Mexican American student. Around 1885 Daniel’s great-great-grandfather had purchased “a large piece of an original Spanish land grant located in deep, South Texas that consisted of approximately 1000 acres.” Though not plentifully detailed, Daniel reported that “[o]ver time and financial hardships, portions of the ranch have been sold or lost and only 650 acres of the original parcel remain.”

Despite the partial land loss, Daniel acknowledged that this ranch remains “a major source of capital to the family and has provided some of the support which helped later

generations to thrive and prosper.” Both his grandparents and mother grew up on this land, and from his account it appeared implicit that both his grandparents and immediate family still lived on this same land; he wrote that his grandfather “did provide my parents with a parcel of land where we currently live . . . but that was all he could afford to do since he already owned the land.”

As in the above statement, there were other moments in Daniel’s account that seemed to minimize the significance of access to assets. He wrote, for instance, that his grandparents were “blue collar workers who lived from paycheck to paycheck,” necessitating that his parents “had to work in order to pay for things like college, vehicles, and everyday expenses.” Apparently without family assistance Daniel’s parents had managed to earn Master’s degrees, and he reports they also “invested in things such as purchasing and selling real estate, re-establishing a cattle and ranching business, . . . and other financial and non-financial investments.” It was clear from his account that Daniel’s parents had invested much in his cultural capital as well, providing a “high quality private school education” and establishing a “savings and college fund” so that he would “have the financial means to obtain a post secondary education at an educational institution of my choice” (a supplement to the “large amount of scholarships” he reports receiving upon graduation from his well-resourced high school); they also bought him a car and “paid for all the expenses associated with it.” Better yet, Daniel reported that he “will inherit two large pieces of revenue-generating property” following his parents’ passing, “along with additional liquefiable assets which they own.”

Daniel's inheritance pathway – which appears to originate from GGF (material capital) > GF (material capital) > FM (material capital + cultural capital) > S (cultural capital + expected material capital) – seems quite stable at this point. Seemingly, his parents added the cultural capital of graduate degrees to this inheritance pathway by virtue of their own efforts and not transformative assets; yet, it is reasonable to suspect that their efforts were at least indirectly aided by the family's fairly steady control over their most long-standing asset – land – and the profits it has generated over time. Indeed, Daniel's family's experience of long-standing, fairly stable ownership of fruitful land and property suggests again how important such access is to the mobility trajectories of families. This inheritance pathway is made more meaningful, however, because of its anomalous character; among accounts from students of color, Daniel's family's experience is certainly the exception and not the rule. And yet, the distinction of his account demonstrates how the more traditional character of stifled pathways among families of color can be altered by access to assets.

*The Black American Experience.* As suggested, all groups racialized as non-white have a shared experience of struggle in accessing land and evading dispossession. Nonetheless, the historically vitriolic backlash against the efforts made by black Americans is particularly telling. Despite the popular image of African Americans as perpetually and universally disconnected from larger economic success, “acquiring assets has always been a reality for at least portions of the African American community . . . both before and after slavery” (Broussard 1998; Williams 2005:1). Indeed, Schweninger (1990) documents the fact that “by 180, 16,172 free persons of color in the

fifteen slave states had accumulated \$20,253,200 worth of property” (p. 96); an unlikely and thus extraordinary feat in a social context shaped so fundamentally by entrenched slavery.

The opening account of this chapter powerfully reminds that land acquisition was often not the happy ending of many black Americans’ stories. As documented in Chapter II, blacks were often violently banished from their property not just individually, but collectively through massive racial cleansings – expulsions backed by the action (and inaction) of the white racial state (Jaspin 2007; Oklahoma Commission to Study the Tulsa Race Riot of 1921 2001; Thomas, Pennick, and Gray 2004). In many cases, the land dispossession suffered by blacks at the hands of whites was more shrewd, though no less forceful or unjust, as numerous examples provided by my self-identified black students reveal.

For example, Autumn shared that, “[l]ike many African American families, . . . my family can trace its history back to slavery.” Her family had access to some important information about this history:

My father’s ancestors were purchased by a white family in Virginia in 1812. The original proprietor left his plantation to his son and his wife. When they died, they left the land to their former slaves who at this time were . . . sharecroppers. One of the sharecroppers married into the slaveholder’s family by marrying the former owner’s daughter. The fact that the landowners felt comfortable leaving the land to the sharecroppers reveals a bit of social capital that all black people would not have had access to at this time. Beyond the social capital that was needed to acquire the land, the economic capital that the acquisition provided was invaluable. Furthermore, the social capital that would have come from being married to a white woman is even more substantial. I am uncertain as to whether this was a legal marriage because miscegenation did not technically become legal until the 1960s. Regardless, . . . [w]ithout their generosity and kindness, my family may have been in the position of many other black families of that time period; poor and in debt.

Autumn correctly identifies some important atypical circumstances in her family's access to capital – material, social and ultimately the racial capital of whiteness, by proximity. The accounts of other students of color with sharecropping history provide important contrast. For example, Terah reported on an emotional conversation she had had with her grandmother about their self-identified history as “tenant farmers”:

[My grandmother] told me this [history] with great pride. She explained that tenant farmers were better than ordinary sharecroppers. I asked her if her parents owned the land that they worked on. Disappointingly she said, ‘No.’ In the matter of seconds her pride turned to sadness as if she thought that I would think less of them since they did not own any land. When I asked my grandmother why her family did not get their own land to farm on, she told me that land cost too much and that most people did not sell their land anyway; instead it was passed down to their children. At that very moment, my eyes filled with tears. It was true. In the past, Whites were able to acquire assets that Blacks were not, and passed them down from generation to generation. . . . To hear that the land that my great grandfather worked on for over forty years was not passed down to his children broke my heart.

Terah recognized that the distinctions her grandmother made between “tenant farming” and “sharecropping” were largely symbolic.<sup>45</sup> Her emotional account captures some other important truths, however. These include the common improbability of black sharecroppers actually purchasing the land on which they worked (Katznelson 2005), and the ongoing intergenerational consequences of this unjust impoverishment for families like hers, as compared to the corresponding enrichment enjoyed by many white

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<sup>45</sup> Katznelson (2005) confirms the shared experience of exploitation among black tenant farmers and sharecroppers. Though sharecroppers were often made more vulnerable by their debt ties to particular planters, tenant farmers were often not much better off. Katznelson documents that no more than ten percent actually rented land (which allowed some level of independence albeit not ownership). Most tenants were supervised workers, who suffered by the surplus availability of labor and abuses attendant to their social status, including hostile intimidation, beatings and sexual coercion.

families. Research from another black woman, Nikki, fills in some additional important details for how these sharecropping arrangements often worked in practice. She interviewed her grandfather, who told her of his own family's experience:

[My great-grandfather] (Nikki's great-great-grandfather) was a slave on the plantation where we had become sharecroppers. After becoming free, [he] decided to become a sharecropper to his former owner, Mr. Jefferson. . . . Every year come harvest time Mr. Jefferson would come to make his collections. And no matter how much crop we had harvested he found a way to make it so that we still owed him something. . . . [My grandmother] got tired of always owing Mr. Jefferson and never having enough crops left over to sell for ourselves. One day she packed up all our stuff on our mule and told Papa he could stay or come, but she was gone.

Nikki's family's asset-building hinged almost entirely on their relationship with this white farm owner – Mr. Jefferson's material capital merged with his racial capital to form a combined power that he could exercise with impunity over Nikki's family, continuing to unjustly enrich himself at their expense even following slavery. As demonstrated in the previous chapter, these kinds of "private" options – historical and ongoing – are ultimately enabled by whites ability to secure all forms of capital, including racial capital, by virtue of their unique relationship to the white state.

Indeed, I do not think it coincidence that in the handful of accounts from white students reporting sharecropping history, nearly all result in their family's eventual ability to purchase the land on which they worked. For example, one white student reported:

My grandfather's parents were born in 1896 and 1898 in Louisiana and continued to work as sharecroppers as their parents did and lived on rented land until they finally made just enough money to purchase a very tiny piece of land just big enough for their tiny farm house with no indoor plumbing.

I also think it is potentially significant that in recounting a history of sharecropping, no white student described the kind of abusive relationships indicated in accounts from students of color. Additionally, it was sometimes reported as a fleeting matter. For example, one white student wrote her grandmother's parents "were both sharecroppers in west Texas," and then went on to tell his grandmother's story, absent further mention of this sharecropping history. Indeed, the following sentence concerned how his grandmother had been sent to "[Proper name]'s Business School and she lived in a boarding house." That the family could both spare her labor and pay for her to attend formal vocational training of this sort suggests that the financial circumstances of his grandmother's family were not overwhelmingly desperate.

While landownership unquestionably required much arduous labor, we have seen how significant this asset was for families in the early periods of U.S. expansion and development. The burdens of racial status, however, persistently shaped landownership experiences even in the cases of anomalous access. Returning to Autumn's story, we find that despite their unusual "gift" of land from their former slaveowners, Autumn's family faced challenges greater than those presented by difficult work:

Somewhere along the way, the local sheriff swindled the family out of vast amounts of property via racially motivated crimes. Originally 800 acres were deeded to the family. By the time my father was born, there were only eight acres remaining.

According to Autumn this land loss originated when "the family matriarch, who couldn't read, signed away the land bit by bit" to try to earn the release of relatives who had been unjustly imprisoned. Clearly, their unusual access to capital did not insulate Autumn's family from fates more common to blacks in the broader racial context of the period.



Autumn spends a good portion of the remainder of her paper detailing her father's struggle to provide a measure of success for his family. It is unquestionable, however, that his pathway building was made much more difficult than rightful justice would or should have allowed.

The above account from Nikki – whose great-great-grandmother packed up her family's positions and mule and told her husband "she was gone" – highlights an additional prevalent theme in my data. The decision-making of families of color is deeply attached to their challenged access to and tenuous grasp on assets. Charlotte's distantly traced family's history is exemplary. Charlotte reported that a relative (who by the context of her account appears to have been her great-great-great-grandfather) was born a slave in 1812 on a cotton farm in East Texas. Charlotte's research revealed that following abolition her ancestor "was one of the fortunate slaves to receive forty acres and a mule from the federal government as part of the Freedman's Bureau Act." He went on to use "a portion of [that land] as means to make money to start a family." During the 1870s both Charlotte's ancestor and his wife passed away, leaving four adult children to maintain possession of the land, including a child who appears to have been Charlotte's great-great-great-grandmother. She detailed attendant injuries that followed these personal tragedies:

[My great-great-grandmother] wanted to make record of the land and its value so she started to survey the land to find that there were squatters on their forty acres. This became a serious problem for [her] and her brothers. [She] tried to contact the state to report that there were indeed squatters living on the [Surname] Family Land. Once the state contacted her back it was the year 1890 and the squatters had been living there for ten or more years. Since [her father] was deceased and there was no documentation or proof that he had without a

doubt owned all forty acres of land, the squatters gained full rights to have that portion of our family land, leaving us with about ten acres left.

As already documented, the historical record suggests that this type of explicit state-backed land redistribution was quite common. Nonetheless, Charlotte reported further land loss in her family, sustained through much more nuanced means.

Indeed, “[t]his problem of squatters” appeared to have had a more enduring affect on Charlotte’s family’s trajectory: “To prevent this from happening again they sold seven acres to white farmers.” Charlotte suggested that these white farmers exploited the social vulnerability of her relatives, engaging in unfair pricing, tainting this sale even further. Charlotte’s grandfather had himself grown up on the land that remained. In her interview with him, he detailed the regularity with which white farmers would come to their ranch to try to buy their land. He recalled that “[o]nce they saw that we would not sell,” the white farmers’ efforts escalated: “they would make threats to burn our land or kill our family and take our land.” Charlotte shared that her grandfather “said he was a little frightened” by these intimidating exchanges; to be certain, at the time such threats were often not empty.

Tragically, Charlotte added further detail to her account, remarking that in the wake of a “long line of property tax debt” on the remaining land, her family sold an additional two acres. Although it has created some ongoing discord among contemporary members, Charlotte’s family has managed to hold on to the single acre that remains, at least for now. Her extended family gathers on it every year for their annual family reunion. Charlotte concluded that the “struggle to keep this land in the family was very hard.” Indeed, given her account that seems quite an understatement,

but as she said, “[t]hat acre was all [my family] owns together . . . it was [our] safety net.”

The many trials and travails of Charlotte’s account are not unique. Much evidence suggests the typicality of their compounded struggles – the ongoing problems associated with monitoring large landholdings; keeping others from stealing the land; meeting the mounting costs of property taxes; having no reliable access to legal counsel (or legally-just decision-making); evading the coercive, often violent efforts of whites (Thomas, Pennick, and Gray 2004; Williams 2005). We know that at a minimum these collective obstacles were psychically violent in effect – recall, so desperate had one black man’s efforts to protect his land become, that under the impending violence of a white mob, he succumbed to taking his own life. In the collective knowledge of the black community, under the weight of such compounded struggles, and in the context of a white-controlled local-state-federal government that did little to nothing to uphold the supposedly “sacred rights” of property protection, landownership, though economically desirable, often proved too much. As with Charlotte’s family, the tenuous grasp on assets is regularly reflected in the decision-making of families of color, a theme we will see echoed elsewhere.

Significantly, for families of color, land losses like those described above are not simply discrete events that stand statically in time, space and history – the consequences are intergenerational and frequently expansive. Even on the occasions where families of color, black families included, received financial compensation for their land, we must imagine the greater exponential financial gains they would have made over time if

allowed to manage and cultivate the land unhindered. Recall Liz's and Jeff's family accounts from Chapter V – Liz's family received Homestead land at the end of the nineteenth century which contained a major reservoir of natural gas; mineral rights that had greatly enriched her family, and well-paved their inheritance pathway. By virtue of the oil mineral rights on Jeff's family land – “long since sold” despite originating in their connections to slavery – Jeff's entire generation was attending college through Texas Tomorrow funds, and the broader extended family receiving “periodic distribution checks.” Given these two of many examples, there can be little doubt that loss of control over physical land has stunted what could have been much more expansive growth in the inheritance pathways of many families of color. Indeed, in 2003 Charlotte's family made a stunning discovery of their own – *there was oil on their land*.

#### *Broken Pathways and Rocky Pavers Across Generations*

Many crystallizing insights emerge when juxtaposing the trajectories of white pathways and pathways of families of color – both those typical and uncommon. We have already seen numerous examples of how the interlocking, supportive pavers present across generations of white families stand in complementary contrast to the frequently interrupted and unsteadily paved pathways of many families of color. Data from families of color evidence further significant departures from the mechanisms that promote whites' acquisition, maintenance and use of capital over generations. As in the previous chapter, I dig more deeply into these intergenerational mechanisms that occur via family; via the state apparatus; and, via the particular relationship that exists between the state and racially different families.

*Intergenerational Transmission in Families of Color.* As the comparative tallies presented in Chapter IV make quite clear, intergenerational transmission of material assets is much more rare among families of color. As one black student's uncle broke it down when asked about the transfer of wealth in their family, "My parents gave me life but we did not inherit any money." My thematic analysis additionally supports that most material assets obtained by families of color are not "transformative," as Shapiro (2005) employs the term to describe assets that lift a family beyond where their own efforts would take them. One young woman who was a first generation Vietnamese immigrant writes that in her family, "[e]very penny was rightfully earned." She appeared quite right, and judging by my analysis of the histories of families of color in my sample, asset acquisition through independent merit<sup>46</sup> is much more the rule than the exception.

The intergenerational transmissions that did occur adds significant nuance to the emerging analysis. Consider, for example, an expected inheritance likely to occur in Dorian, a Mexican-American student's family:

The inheritance of my grandparent's house . . . will go to my uncle, who still lives in their house with his and kids. This inheritance would make my uncle's life easier, had he not already lived in the house. The inheritance of the house is of no real significance aside from ownership of the home. He already lives in it. Had he been living elsewhere and inherited it, he could sell it to make money to put aside for later. But there is no real benefit.

Dorian is rather dubious about what his uncle stands to gain from the inheritance of his parent's home, not to mention the broader impact this might have on his family's wealth.

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<sup>46</sup> The intergenerational histories of many white families evidence many "merit-based" efforts among family members. Nonetheless, as my analysis suggests, the fruit of these efforts is often not produced independent of the influence of other transformative capital catalysts – material, social, cultural, symbolic and racial.

He is perhaps too cynical in suggesting that there is “no real benefit” to such an inheritance, particularly given the diminished likelihood of families of color being homeowners at all (Beeman, Silfen Glasberg, and Casey 2011; Bostic and Lee 2009; Charles and Hurst 2002; Freeman 2005). Quite unlike white students’ reports, I found it was not uncommon for students of color to report that “no one” (or only “one” or just “a few” people) owned homes in their entire extended family, and that most of the people they know have “always rented.” And yet, Dorian’s suspicions are not entirely without merit either. Among the numerous home inheritances reported in my white students’ accounts, most went to family members who already owned their own homes – an inheritance that adds value to the wealth portfolio of a family in a way that Dorian’s uncle will not enjoy.

Additionally, even despite the irregularity with which families of color manage to convert their hopes and dreams into homeownership, the market they are left with is marked by a diminished value that proves less fruitful to broader family inheritance pathways, as Dalana’s example demonstrates. Dalana, a black female, testified that the “areas my family have called home for over a hundred years” were places “plagued with school districts that don’t teach anything, crack heads and bums begging for change.” She recalled that prior to her research she had “always considered it a coincidence that nearly half of my family stays within not even five miles of each other;” a matter she now suspects is “no coincidence,” but rather “a result of the perpetual oppression of African-Americans.”

Dalana reported that her grandmother was currently living in a home that her great-grandfather built for himself back in the 1950s; it had been given to her grandmother after Dalana's great-grandfather died and her grandmother's original home burnt down. Dalana continued with details about this original home, where her grandparents lived together prior to her grandfather's death:

The home that burned down was located in a middle class neighborhood that was mainly occupied by whites. My grandmother informed me by the time they moved into that home almost all of the whites had moved out because of the recent influx of black people. There was only one white family that stayed there for a year but they eventually moved out also.

Dalana wondered if the concepts we discussed in class – matters such as redlining, restrictive covenants and blockbusting – had “played a part in the homogeneity of the neighborhoods that I have known to be predominantly black all these years;” indeed, she believed they had. She recalled panoramic pictures hanging in the local schools that suggested the gradual transition of her family's neighborhood from predominantly white to predominantly black. The home passed down to her grandmother after her original home burnt was in a predominantly black neighborhood as well. Dalana was concerned about the property value of this inherited home, particularly in the recent housing market. Even though the home has three bedrooms, two baths, and “an extra room built in for leisure,” the home was “on a busy street,” and “the front of the house reeks of this loud coral color and the door a dark green.” Dalana's apprehension was quite clear, and seemingly well-founded.

Research bears out that housing in black and brown neighborhoods tends to be worth less and appreciate more slowly than similar housing in white neighborhoods,

reflecting the complex racial dynamics of “lower demand” and concentrated residential segregation in these neighborhoods (Freeman 2005; Sampson and Sharkey 2008; Sykes 2008). Middle-class blacks have typically not been able to bypass such patterns, tending to remain in segregated communities that are contiguous to economically disadvantaged neighborhoods (Adelman 2005; Crowder 2001; Pattillo-McCoy 2013; Sykes 2008). Indeed, Adelman (2005) found that even when middle-class blacks expressed a preference for more integrated neighborhoods, they were far less likely than comparable whites to be able to translate their community preferences into actualities; a vulnerability shared more broadly by families of color in my data as well.

For example, Glenn, a Latino student with Mexican ancestry, described his parents’ struggle to pay off significant medical and funeral debt – an “inheritance” resulting from his grandparents’ illnesses and attendant deaths. As he recounted it, when his grandparents became ill “the only way to care for them and pay for their medical expenses was for everyone in the family to take turns caring and paying for their necessities.” In the context of family members who primarily had low paying hourly wages this proved difficult and, as a result of caring for Glenn’s grandparents, “instead of saving for their future they began to accumulate debt.” Despite these obstacles, Glenn’s parents managed “to save up enough money for a down payment in a financially lower class neighborhood.” Of their neighborhood choice his mother told him:

‘When we were looking for a house, we couldn’t be picky. We had to go with what we could afford. We knew how much work the house needed, but it was manageable. This was our best shot at actually owning our own home. If anything, it was a place where everyone could have their own room and call home.’



While some white students shared similar stories about family members' constrained options when buying first homes, as both the tallies in Chapter IV and many of their written accounts capture, nearly all of these kinds of stories ended with second home purchases where equity and additional capital allowed white relatives to be more selective. Indeed, nearly always these moves were deliberate efforts to gain access to upwardly mobile neighborhoods with high-quality infrastructural resources, securing the safety of their inheritance pathways.

These kinds of options are shaped not just by the class constraints of asset poverty, but also, as argued in the prior chapter, by the way race becomes encoded into space (Moore 2008; powell 1997). These concentrated residential experiences translate to real-dollar losses for black and other Americans of color. In fact, even as homeownership remains the primary vehicle by which families of color and black families in particular build wealth, it has also worked to increase the wealth disparity between whites and other groups (Shapiro, Meschede, and Sullivan 2010). This result is shaped by persistently disproportionate returns on home investments between whites and groups of color; and the greater susceptibility among buyers of color to utilize more exploitative mortgage instruments (e.g., subprime mortgages), raising the threat probability of foreclosure as well (Beeman, Silfen Glasberg, and Casey 2011; Bostic and Lee 2009; Shapiro, Meschede, and Osoro 2013; Sykes 2008). To be sure, these mechanisms do more than stifle economic gains for families of color with homes that are less useful for paving upwardly mobile inheritance pathways; they actually increase the likelihood that families of color will *lose money* on their investment (Bostic and Lee

2009), sending families backwards on their paths or removing pavers altogether. In the context of intergenerational capital transmission these factors have deep, attendant consequences.

*The Drag of Inheritance Pathway Threats.* We saw in the previous chapter that greater access to capital among whites often allows white individuals and families to bypass the inheritance pathway threats posed by life emergencies. As I argued there, many situations described by white families as crises turn out not to be crises at all; indeed, some of their crises actually turned into opportunities for significant pathway and capital expansion. The above example of Glenn's parent's inherited debt foreshadows that safely protected inheritance pathways are much less characteristic of families' of color experiences. Students of color much more frequently shared stories of intergenerational transmission of debt in their families. Like Glenn, Jason, who identified as black, reported the difficulties faced by his mother after her parents passed away. He reported that shortly after his grandparents died, his mother and her siblings assumed responsibility for paying for the house in which they were raised. Jason recalled:

My mother started acquiring debt off of small things like leasing apartments, purchasing [a] washer and dryer from Sears on credit,<sup>47</sup> and buying a car that she couldn't pay for. She had no parents that could help her pay off this debt nor did she inherit anything that could help her.

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<sup>47</sup> This is a unique but notable example of complementary contrast with Madison's account, presented in Chapter V. Recall that Madison minimized the "acre of land" her grandparents had bought her parents as the "only 'head start asset'" they received, "besides the washer and dryer given by my mother's parents."

Like wealth, the debt inherited across generations can grow exponentially, when merged with the intra-generational challenge of everyday survival for an individual or family. I have noted already just how prevalent the discourse of survival was in the accounts of students of color – this emphasis on survival is often not mere rhetoric, but a reflection of many families’ everyday lives. The proximate cause of this emphasis, of course, is the relative asset poverty and lack of stable access to broader capital among families of color; a vulnerability that crises intensify across generations.

Jason’s story anticipates another pattern of my data – the complementary contrast introduced when examining gendered experiences by race. Jason never identified whether his parents had been married or not, but it was clear that unlike the experiences of many white women documented in the previous chapter, his mother was not socially positioned in a way that mitigated the asset vulnerability introduced by her gender. Among the accounts of my students’ of color, it did not appear that marriage had the same buffering effect – for women or men of color – as it did for white women. Nor did it appear that women of color were particularly well-protected by the intra- or intergenerational capital of family or other associates. For example, recall Terah from above, who had interviewed her grandmother about her family’s experiences as “tenant farmers.” Terah’s grandmother and grandfather married in the mid-twentieth century. Her grandfather was an army veteran who had served in the Korean War. Yet, when Terah asked her grandmother about whether they had utilized any GI Bill benefits her grandmother reported that “army officials informed her that there was not enough money to go around,” and as such her grandfather’s compensation would be reduced “in order

to make sure everyone was taken care of.” Though it is impossible to know if this explanation was truthful or evidence of personal or institutional discrimination executed by army officials against her black grandfather, we do know that at a minimum this was unusual. Moreover, we know, too, that Terah’s grandparents were left to build their lives without the benefit of privately inherited wealth or the assistance of state enjoyed by so many of my white students’ grandparents.

By virtue of their own efforts, Terah’s grandparents scraped together the money to purchase a small home in one of Houston’s historically black communities, near two major public housing units; “homely” was how her grandmother described it. Despite their acquisition of what should have been an important asset, Terah reports that her grandparents “never paid off the house they lived in” – her grandmother told her “that all their money went to interest.” This proved devastating after her grandfather died. Her grandmother “did not have enough money to make the payments, so she moved into an apartment.” As we saw evidence of, similar circumstances with the death of a male spouse in the white students’ accounts yielded vastly different outcomes for the widows who remained. After thinking about her grandmother’s loss, Terah considered the broader homeownership profile of her extended family. She wrote that in class she had learned that most people’s wealth comes from owning a house; and added the reflection, “now that I think of it, no one in my family has completely paid off and owns their home.” In the context of my data, which so strongly assert the importance of intergenerational (and/or state-provided) capital availability as a collective family safety net, Terah’s reflection is meaningful indeed. Her grandmother’s loss of her home is

nothing less than a subtle means of capital divestment, shrouded both in the diminished access but also decimated value of capital among people of color.

In her analysis of gendered wealth inequality, Chang (2010b) argues that the women's wealth gap is central to understanding the racial wealth gap, particularly for black households, because, among other reasons, "black women are less likely to marry and to remain married . . . and more likely to be single mothers than white women" (p. 7-8). She additionally suggests that "[w]hen there is less wealth overall within a racial group, that wealth appears to be distributed most unevenly between men and women," widening the women's wealth gap within racial groups as the total resources of that racial group decline (p. 30). On the basis of these points Chang argues that the racial wealth gap cannot close unless the gender wealth gap closes. The problem with these insights is that they imply that race and gender dynamics work in isolation of one another, and stand outside of history. I argue instead that the racial wealth gap, though connected to the gender wealth gap, is not derivative of it; and as I have strongly maintained, wealth gap analyses for both race and gender require historical contextualizing. My data go a long way toward demonstrating that race and gender are *intersectionally constituted* by wealth and intergenerational mechanisms of capital transfer more broadly.

Consider the matter of divorce specifically. One young black woman, Anita, shared that "[a]fter nearly 20 years of marriage," her grandparents divorced. By virtue of the divorce proceedings "everything earned during the marriage was split." Anita continued:

[M]y grandma received a small settlement after the divorce, but it would not have been enough for her to support her for more than a year. She decided to become a nurse, and frequently turned to her children for help purchasing books, money for gas so that she could attend class, and her nursing fees.

Not only did Anita's grandmother have to make some quick decisions about how she would make ends meet; she had to look backwards on her pathway, toward her children's generation for assistance. Contrast this with the experience of Katrina's grandmother, who we met in Chapter V. Following her divorce, Katrina's grandmother's alimony "allowed her to stay home and meet her financial obligations for another 15 years although the standard of living was greatly reduced." She also received a significant amount of land in the divorce settlement – hundreds of acres – that she gifted to Katrina's father and uncle when she turned 70. Indeed, as other examples from white students' accounts demonstrated, though sometimes stifling, divorce rarely if ever destabilized white women's pathways in chronic or entirely disastrous ways. Although I imagine there may be some class dynamics not well reflected in my data, the racial differences are nothing if not distinct.

This point is made even more strongly when examining the impact of marriage, typically found to promote wealth among women (Chang 2010b; Keister 2005; Nembhard and Chiteji 2006). We need look no further than Terah's case. The marriage of Terah's grandmother may have assisted in her ability to become a homeowner (adding capital to the family's inheritance pathway in theory); and yet marriage provided no buffer when she became a widow. Indeed, she had to backtrack on her pathway when she returned to renting. This outcome emerges not simply because of her family's lack of their own safety net, but because of the broader context of (1) a private family network

that apparently did not have the means to buffer her losses in the face of this tragedy; combined with (2) her lack of significant access to the kinds of state- or private-sector resources that promote capital acquisition, as well as those that merge with whites' private resources to protect whites' inheritance pathways. In the face of these obstacles it seems quite clear that most people of color, and women specifically, cannot marry their way out of the racial wealth gap, data born out by the numbers.

Following the same set of families over a 25-year period (1984-2009), Shapiro, Meschede, and Osoro (2013) calculate that getting married significantly increases the wealth holdings of white families by a staggering \$75,635, while leading to no statistically significant dollar benefits for black families. The economic benefits that marriage enjoins for black couples (e.g. increasing the number of household wage earners bringing in resources) are far outweighed by racial disparities in other matters of capital. Single whites are much more likely to benefit from their better access to "substantial family financial assistance, higher paying jobs, and homeownership," contributing to marriages that combine even more meager wealth portfolios "to move whites past emergency-level saving to opportunities to invest and build wealth" (p. 6).

*Reversal of Generational Fortune: Passing Capital 'Backwards.'* Social capital has traditionally been one of the most important forms of capital for communities of color. Some scholars note, for instance, the supportive and somewhat insulating buffer of black communities and community institutions in the face of everyday and systemic racism experienced in the society at large (Broussard 1998; Feagin and Sikes 1994; Lavelle 2012). Historically these community connections have been vital for social

movement building and organizing (Bush 1999; Morris 1984). Others highlight the way ethnic enclaves shield some immigrant minority-groups from perpetual economic exploitation, creating opportunities for upward mobility, as when resources are pooled to launch business ventures that may also enjoy support from a concentrated social community (Portes and Rumbaut 2006; Valdez 2011). Notably, these are coping strategies for dealing with the racially exclusionary actions of white individuals, communities and institutions. To be sure, deployed as a racialized form of social capital, whiteness has often worked on the flipside as a “social glue” that facilitates whites’ privileged access to resources, exploitation of racial others, and resistance to racial democracy (DiTomaso 2013; Feagin 2010; Jaspin 2007; Jennings 2007).

Despite the hopeful (and discouraging) possibilities inherent in social networks, social capital may prove troubling to families of color in other ways, particularly with respect to wealth and capital transfers specifically. As anticipated by the example of Anita’s grandmother, who looked to her children for support developing life-supporting cultural capital following her divorce, research supports that black families are particularly more likely to provide informal financial assistance to parents, relatives and friends than their better-wealth-positioned white counterparts (Heflin and Pattillo 2002; O’Brien 2012; Shapiro 2005). Indeed, in his own analysis of what would be my students’ parents’ generation, Shapiro (2005) found that of the nearly 200 families interviewed, only 47 described helping others in some manner, characteristically through giving money – dramatically enough, of those 47 families, 34 were black. O’Brien (2012) describes these patterns of depleting capital as a social network drain of sorts that



exacerbates the racial wealth gap, particularly in the face of resource-hoarding among whites (DiTomaso 2013).

My data bear out such patterns of inter- and intra-generational assistance as well. Of course, focusing on racialized patterns I observed when coding inheritance pathways, I was particularly attentive to circumstances like those of Anita's grandmother, where younger generations passed resources 'backwards' on the family's pathway, to parents and sometimes grandparents. There were a handful of occasions where these kinds of transfers were reported in white students' accounts, but such instances were rare and usually occurred in the context of families with very secure assets and stable inheritance pathways. Dalana's account again proves instructive by complementary comparison. Dalana was the young, black woman who worried about the value of her grandmother's home. Later in her paper Dalana turned to the circumstances of her own parent's home purchase:

In obtaining their first home my mom and dad received no help from my grandparents because they were just not able to provide or help at that time. If anything my parents help my grandparents out when they may need help. For example, my dad bought my grandma a car after her other one broke down. When my grandfather died my dad paid the entire cost of the funeral because my grandmother didn't have the funds or means to assist.

Not only do we see the contrast of unavailable parental down payment assistance, which white accounts suggest was abundantly available to students' parents and many prior generations, a matter confirmed by the tallies in Chapter IV. But further, Dalana's parent's precarious assets – and indeed, from an intergenerational perspective, her own – were depleted by her grandmother's lack. As Dalana herself noted, these weren't immaterial concerns; “[e]very little thing matters when it comes to money.” Despite the

impact on broader inheritance pathways, these types of ‘backwards’ transfers are clearly an important form of crisis-management and life-support among families of color.

In my data I observed that these patterns were already shaping different kinds of “settled expectations” among my students. These included anticipation among many students of color that they would assist prior generations as needed; something they felt hopeful they would be particularly empowered to do after earning the cultural capital of a college degree. Thomas was already trying to put this principle into practice in his family. He reported that his grandmother was living in the same home in which she was raised. The family’s original plot of land, “about an acre or so,” was purchased for \$800 by his great-grandfather. Together with two sons who came back from the war, Thomas’ great-grandfather “built the house that stands today.” The extended family “stayed there until they slowly drifted apart with siblings getting married and starting their own families.” His grandmother and two sisters remained at the house, never marrying, and “received it as the only material inheritance from their parents once they passed on.” Like an earlier student’s, this inheritance, though creating stability, did little to expand the family’s broader assets. Notably, by concentrating the inheritance among only these three heirs, other family members were displaced from the possible economic benefits of property inheritance. (An even more common pattern among families of color is that the marginal inheritances that do exist in a family are less fruitful by division among multiple heirs (Shapiro 2005; Thomas, Pennick, and Gray 2004)).

At the time of his research, Thomas’ grandmother was the sole owner of the home; she was retired and her sisters had since passed away. Judging by Thomas’

comments, ownership of the home had not entirely cushioned her economic situation. Thomas reported that he was happy to return home to live with his parents during the summer months when he was not in school, so that he could use the money he made from work to “help out” his grandmother. He reasoned: “The way I see it, she helped me become a success through schooling and now it is my responsibility to make sure that she is taken care of.” Thomas’ college tuition was being supported by scholarships and grants, so it would seem the help his grandmother had provided him was more non-monetary. Nonetheless, his sense of reciprocal obligation is crystal clear.

I cannot think of a single white student who reported their anticipation, let alone practice of transferring capital to other generations (unless they were already parents, which a handful of students were); quite the opposite. With extreme frequency, white students reported that they had already received many capital transfers (usually, but not solely, by virtue of educational enrichment and social networks); they reported expectations for further inheritances in the future (as noted in Chapter IV, sometimes with quite specific detail); and to the extent that they imagined being the source of capital transfers to others, it was always in anticipation of becoming a parent someday. There is very little in my data, nor the broader research that suggests these are just the fanciful notions of dreamers. Indeed, while I imagine the willingness toward reciprocity likely exists in principle among white students, it is so infrequently needed in practice it is rarely even entertained.

*The Intersectional Insights of Immigration.* As with gender, immigration is another useful sub-lens for considering intergenerational mechanisms of familial capital

transfer, specifically drawing on the varied experiences of immigrants from different countries of origin. Although my sample of students of color is not broad enough for drawing deeply detailed distinctions among racial-ethnic immigrant groups, comparing accounts provides directing insights about the way in which immigration processes shape capital transmission. Because, as I have argued, capital is so deeply implicated in processes that constitute and give shape to “race,” it can be said that processes of immigration and capital transmission intersect to shape the “assimilation” and racialization of European and non-European immigrant groups alike (Hao 2007). These matters are thus far from ancillary, but central to understanding racial hierarchies, systemic racism and social reproduction.

Even when controlling for factors such as socio-economic characteristics and types of financial assets held, immigrants are significantly less wealthy than otherwise identical native-born families. One study finds that on average native-born households have wealth holdings four to six times as large as immigrant households (Osili and Paulson 2009). Research suggests matters of wealth holding and transmission among immigrants are complex, at best, influenced by factors like frequency of repeat migration and remittances (Garip 2012; Osili and Paulson 2009), length of time in the U.S., and residential concentration (Emeka 2008). In addition, broader socio-political and economic conditions in both sending and receiving countries lead “the migration process to select different types of immigrants – such as professional versus labor, legal versus undocumented, economic versus refugee – each with different motivations” (Hao

2007:13), a matter which alters wealth trajectories. And inevitably, racial status and processes of racialization are implicated as well (Emeka 2008; Hao 2007).

In his rather groundbreaking study of race, immigration and wealth stratification in the U.S. Lingxin Hao (2007) argues that wealth stratification among immigrants occurs on a two-tiered system, where race is primary (“color lines”) and nativity is secondary (“country lines”): “Under this system, race stratifies wealth. Within racial groups, nativity stratifies wealth” (p. 3). Hao acknowledges that among other significant factors, intergenerational transfers of wealth shape wealth inequality, “drastically” differentiating “the initial wealth levels of successive generations.” On this account, Hao concedes that “history matters” because “[o]nce established, racial-ethnic stratification tends to be long lasting” (p. 7). Ultimately, however, he is hopeful, believing that the long-term consequences of the two-tiered system he proposes include “the weakening of the racial hierarchy, the transcendence of color lines, and the assimilation of certain minority groups” (p. 3). Although his use of the phrase marks an understanding that stratifying processes of racialization are complex, it would appear that his optimism for “certain minority groups” is fortified by his belief that though “contemporary institutional settings and mechanisms apply to immigrant racial-ethnic minorities, these immigrants do not bear the burdens of the intergenerational transmission of historical discrimination” (p. 7).

While his argument appears reasonable, my own framework and analysis implies it is theoretically unsound to divorce any race-related phenomenon from the intergenerational transmission of historical discrimination. All racial matters are

fundamentally shaped by the historical and foundational elements of this country's systemically racist arrangements – arrangements that deeply structure the interests of all actors and institutions, even as these arrangements may alter in surface-level form (Bell 1992; Bonilla-Silva 1997; Feagin 2006; Feagin 2010). Two extended exemplars of complementary contrast in my student's papers provide useful contour for my argument.

Tangie, a young Asian American woman, identified as a first-generation Vietnamese immigrant. By all appearances Tangie's family enjoyed a very modest lifestyle in Vietnam. Her father had served as a lieutenant officer for five years during the Vietnam War, and as a result was offered the opportunity to move his family to the United States. When they arrived in the U.S. Tangie's family stayed with a family friend that used to live in the same town they had in Vietnam. As she recalled, besides this friend, "we had no one else for support because we had no other family [here] besides our own." Tangie continued to detail their transition:

[M]y parents started looking for jobs that could build our income little by little, until we had enough money to move out on our own. Through a family friend, my mother got a job making decorative throw pillows for a company. She kept this job until she found another working at a physical building as a seamstress. After the company ran out of business, she applied to cosmetology school to acquire her nail technician certificate, and later worked at various nail shops as a manicurist and pedicurist. My father also looked for jobs and thankfully found a stable one working in a manufacturing warehouse for a metal company. The income they got from these jobs, which only amounted to about 20 dollars an hour save for tips my mother got from working at a nail shop, were saved up and used toward taking care of their children and paying rent to the apartment we shared with a family of three. After a few years of working, my parents had enough to move us out into our own apartment, albeit it was in the same apartment complex.

Their living conditions were less than ideal; their apartment had been broken into three times, and at night "cockroaches would flourish our kitchen, covering our countertops

and sinks as if they belonged there.” As Tangie says, “[i]t was not a luxurious or even safe lifestyle, but to us, being in America at all would always be a better opportunity than staying in Vietnam.” Indeed, Tangie says that primary reason her parents decided to leave “everything they had” to “start all over again” was because of the access to education it would provide Tangie and her two siblings.

Tangie’s parents had apparently achieved higher education credentials in Vietnam, as well, but “all that went to waste as soon as they moved to the U.S., where such degrees did not matter.” At the time of her research her mother was still engaged in the tedious work of a nail technician, marked by long, back-breaking hours and ongoing exposure to toxic chemicals. Her father continued in his physical labor, set in a poorly air-conditioned environment, “so when it is summer it is extremely hot and when it is winter it is extremely cold.” As Tangie saw it, instead of having careers “that fit their ability and intelligence, they remain in dead-end jobs, living paycheck to paycheck.” Indeed, theirs was work that mostly supported the lifestyles of others, those of their children and anonymous others.

Notably, far from just personal, these characteristic labor patterns are connected to larger global patterns and the empire-building and resulting power of the U.S. racial state; matters which shape how the U.S. interacts with the broader global polity, and influences the underdevelopment of some nations while privileging others (Du Bois 2007b; Feagin 2012; Jung, Vargas, and Bonilla-Silva 2011; Rodney 1981). As a result, contrary to Hao’s (2007) argument, all immigration is inevitably caught up the intergenerational transmission of historical discrimination – because it is caught up in

the *intergenerational transmission of historical privilege*, which has given rise to and maintained whites' instrumental control of the state (Bracey Forthcoming; Feagin 2012). These factors inevitably shape the racialization processes (and emergent ideologies) that define different racial-ethnic immigrant groups' experiences as well.

In 2003 Tangie's parents had managed to pull together enough money to purchase a house of their own. Tangie wrote that it should go "without saying that this was in a much better neighborhood than the one we lived in before." Nonetheless, Tangie remarked that their choice of neighborhood was generally guided by the fact that "it was a better neighborhood in general," and not a choice that would ensure she and her siblings would "get a better education." Indeed, she commented that "ironically" she "went to a better middle school" when she was living in her old neighborhood than when she moved to the new one.

Tangie's family circumstances were being shaped in even more direct ways by intergenerational transmissions that undoubtedly impacted her family's inheritance pathway. She reported that "[t]o this day, we still are the only family here while the rest of my aunts and uncles remain in Vietnam with their children." This fact was more significant than just limiting the intra-familial support they might have enjoyed here in the states. As Tangie described:

The fact that we were living in America made our relatives in Vietnam assume that we were very rich and highly capable of giving them money for just about anything, so even though they were not able to help us financially, my parents helped them by sparing whatever they could.

In her analysis, Tangie rightly compared this to the kind of familial assistance characteristic of black families, and as my data suggest, families of color more broadly.



Tangie felt that her family's collective circumstances had ongoing implications. Through the benefit of their access to grants, scholarships and loans, Tangie and her siblings "had all advanced to popular Texas colleges" and were seemingly succeeding in helping their parents' "dreams" come true; after all, "all three of their children had a chance at a good education." Nonetheless, she reasoned that if her family had more assets and capital they would likely "have more to our name than a house we are still paying for . . . we would . . . have health insurance and my father could finally visit the dentist to remove the three teeth that have slowly started to rot away, but which he refuses to do because it would 'cost too much.'" Like many other families of color, many hopes and dreams hang in the balance of Tangie's generation – a future they can influence through their efforts, but not with entire independence.

The anomalous inheritance pathway of another Asian American student provides important contrast to Tangie's account. Lisa's grandparents were born in China, but "escaped to Taiwan when the communists took over, as did many other Chinese." Lisa writes that her parents, born in Taiwan, "met when my mom was in college and my dad had just graduated." With this transferable cultural capital in hand, they made their way to the U.S.:

In 1985, my father came to America to get his masters at University of Texas in Arlington. After a year, he went back to Taiwan to marry my mother and then brought her back to Texas with him so he could finish his schooling. Obviously, in order to immigrate to America and attend a university resources like money and a home are needed to survive. I found out that my Grandpa, my father's dad, helped out my parents a lot financially. If it was not for my Grandpa, my parents would have never been able to make it on their own; . . . my grandpa had given them \$20,000 for my father's tuition, housing, a car and necessities.

Though Lisa's parents originally lived in a neighborhood she described as primarily occupied by people of "low socio-economic status" – "other college students . . . and a mix of Asians, African Americans and Hispanics" – their stay was not indefinite. As Lisa detailed, her father got his first job as a CPA right after she was born. With a "steady income" and "new baby, it was time to move to a house and a better area":

We ended up moving to [an area near Dallas that] . . . consisted mostly of middle class white families. My mother recalls that there were no African Americans nor were there any Hispanics. My grandpa also paid for the down payment on that particular house. . . . About three years after the purchase of their first house, my parents decided to move to an even bigger house and better neighborhood. This time my parents were able to pay the down payment and for the house every month after without the help of my grandpa as they had started to establish themselves already. This neighborhood was also predominantly white and middle class. There were no African Americans or Hispanics.

Lisa reports that her father's salary continued to increase steadily, supporting high quality educational experiences for her and her brother. Indeed, she remembered that during elementary school she transferred to a different school in her district. As she recalled it, there was nothing wrong with the school she was "supposed to attend," but the new school was "only a couple more miles away," a negligible difference considering "it was newer and had better equipment."

Though families are heavily disinclined to think of parental payment of college expenses as an inheritance, that is what they effectively and functionally are (Shapiro 2005). Lisa had reflected on this truth by virtue of her research. She acknowledged that though she had "never really thought about the way that my parents help me pay for certain parts of my college" as an "inheritance," this oversight was an example of how "[s]ometimes the things that mean the most are taken for granted." Indeed, after looking

at her family's history of intergenerational wealth and capital she made a number of conclusions: "Without education, my parents would have not been able to be where they are today;" and furthermore, "[w]ithout the help of my grandfather, my parents would have never been able to make it on their own." Her research also "really had [her] thinking" about what this would all mean for herself (and her brother):

I will inherit my parent's assets, which will give me an advantage to living a better life. When you are in college, you really do not think about things like your total wealth or what you will inherit in the future. You're more focused on school and getting good grades and to maintain that GPA in hopes of getting a good job when you graduate. A lot of us are very fortunate to say that we do have inheritance.

While there is much that could be analytically unpacked from comparing Tangie and Lisa's accounts, some highly germane points stand out. Though in different ways, both accounts demonstrate how vital the social capital of intra-ethnic networks can be for new immigrants, particularly when shut out of other more traditional mechanisms of support. And indeed, deeper, contrasting patterns of intergenerational transfer characterize their stories. In many respects their inheritance pathways appear to be working in opposite directions: the cultural capital earned by Tangie's parents in Vietnam was rendered null and void in the U.S.; Lisa's parents' was further enhanced – these differences clearly mark the labor trajectories (and the actual and potential earnings) of these two families. Additionally, Tangie's father and mother, who already had little to their name, have their material capital depleted by 'backward' remittances to family remaining in Vietnam; while transfers have remained 'forward' in Lisa's family. Indeed, the inheritance pathway of Lisa's family emerged out of intergenerational overseas transfers of material capital from her grandfather. This money support has

merged with her father's cultural capital (something we might suspect was also supported by her grandfather prior to her parent's immigration) to set Lisa's family on a seemingly stable, sharply upward journey. Based on what have seen in white accounts, we can imagine how the pavers already present in Lisa's family will continue to merge with those she will acquire. In contrast, nearly the entire angle of Tangie's family's ascent rests in the balance held in she and her sibling's hands, an ascent potentially endangered by the capital-vulnerability of her parents.

Even foregoing attention to differences in racial capital for these two Asian-ancestral families (which are no doubt relevant), we can see how access to other forms of capital (and capital interconvertibility) have worked to shape very different inheritance pathways for these two families. At a minimum, this closer attention to micro-level and structural dynamics in their contrastingly complementary stories problematize both ideological "model-minority" and conventional, behaviorally-centered explanations for immigrant success or failure. I argue that it also suggests that inheritance pathways are an intersectionally-defining feature of "race, immigration, and wealth stratification in America," to borrow Hao's (2007) subtitle.

*The Diminished (and Inhibited) Interconvertibility of Non-White Capital*

It is quite telling that similar accomplishments grow wealth so differentially by race. As we have already seen, whites get a much great "return on investment" for events such as homeownership, marriage, inheritance and increases in income (Shapiro, Meschede, and Sullivan 2010; Shapiro, Meschede, and Osoro 2013). The dollar amounts of these differences are significant. For instance, Shapiro, Meschede and Osoro (2013)

find that every dollar inherited by white families contributes \$0.91 to their total group wealth. Comparably, black wealth holdings only increase by \$0.20. On the matter of income the division is even more stark: every dollar increase in income nets an average \$5.19 for whites' wealth, compared to the paltry \$0.69 that blacks can expect. As my data suggest, these dollar differences are forged by a complex machinery of capital access and interconvertibility.

In the prior chapter I proposed that capital interconvertibility patterns are a racially distinguishing feature of inheritance pathways. I argued that the inheritance pathways of white families were characterized by wealth and other capital pavers that regularly worked together in interlocking, supportive ways to craft pathways of upward mobility for white families. In the examples presented from families of color thus far, we begin to see how the capital divestment experienced by families of color removes many pavers from what could (and arguably would) be upwardly mobile pathways, and puts other pavers out of reach. This capital divestment is often explicit – as when land is taken by violent or otherwise coercive means. However, it is clear that capital divestment also occurs by subtle means. For example, the loss of Terah's grandmother's home was both shaped by the general asset-impoverishment of her nuclear and extended family, but also indirectly by capital valuation matters that are caught up in systemic racism (e.g., housing values shaped by residential segregation). Here I develop these themes of *capital divestment* and *diminished value* in more substance, to evaluate how they contribute to the diminished and inhibited interconvertibility of “non-white” capital. I submit that the difficult interconvertibility of the capital possessed by families of color

is a tremendous inhibitor to building stable, let alone upwardly mobile inheritance pathways. It is also a matter often directly connected to racial status.

*Transitioning Ideas to Action: The Case of Business-Ownership.* As I asserted in the opening of my analysis of inheritance pathways (owing to my student and Thoreau), “wealth is the ability to fully experience life,” and power, the ability “to realize wishes, to produce the effects you want to produce” (Domhoff 2005). In this inheritance pathways are quite telling. Dorian, whose uncle was going to inherit the home in which he already lived, himself knew two people who had wanted to start businesses. He reported that at one time his grandfather had hoped to start a business, but “lack of financial assets and old age convinced him otherwise.” His mother was similarly motivated. Coming from a “tight-budget, hard-working family,” she struggled to be the first person in Dorian’s family to access college education. This tedious journey had apparently compelled her in important ways:

Aware of what life would have been like had my mother had assets or help, her goal in life is to aid others. Years ago, my mother attempted to start a company title ‘Una Vida Mejor,’ Spanish for ‘a better life.’ She wanted to help Latinos learn basic computer skills so that they could get better jobs.

Though she had the ideas and desire, Dorian reported that this company never materialized. As he saw it, “[h]er problem was not in the company concept,” but in her lack of “social connections” and any other “inheritance of assets.”

Here are two examples of people who wanted to start businesses, had the desire and ideas, but were inhibited in their ability to realize their wishes, and produce the effects they wanted to produce. Indeed, while we might assume money is the big factor here, Dorian was not wrong to consider the impact of his mother’s diminished social

capital. Individuals with wide-ranging networks – those with high heterogeneity and a low percentage of kin – are much more likely to start new business than those with more homogenous kind-based networks, primarily because of the depth of information available to nascent entrepreneurs (Renzulli, Aldrich, and Moody 2000). These, and many other capital access matters, are contoured by race, influencing people’s ability “to make the transition from idea to action” (p. 541). Even when people of color do successfully launch businesses, they are often hampered by capital in other ways – challenged to compete with more well-resourced competitors in the “free market” economy; and often effectively shut-off from white markets while white businesses retain relatively unhampered access to black markets (Feagin 2006). Several students of color reported that their family businesses were forced to close, including Nichelle, a young black woman. Without any financial assistance her mother and father started their own janitorial business “because they needed money to make ends meet.” To help support the business launch her mother maintained two jobs – her regular day job at an insurance company call center and “at night . . . janitorial duties.” Nichelle reported that though it was “successful” initially, another company regularly underbid her parents “and it was hard to compete.” Eventually, they had to close shop.

Significantly, in the case of Dorian’s mother, the effects she hoped to produce with her business were not just about her own enrichment, but were connected to more altruistic desires to help others acquire pavers for their pathways while she worked to build her own. This was a double-offense in Dorian’s mind. Her desire to help others who lacked assets was shaped by her own lack. And yet, that is precisely what would

inhibit her from converting her noble idea into a reality. In Dorian's mind this kind of cycle was "vicious." He wondered, "if she had the assets in the first place would she still [have] want[ed] to create this company?" Still, he resolved to look at the matter as a "blessing in disguise." Had his mother received unearned assets and inheritance, her outlook on life may be different." She might "become blind to a world" where things were not so easy.

We should wonder ourselves: how many other unwritten or unacknowledged stories from families of color exist; "dreams deferred," wishes both unacknowledged and unrealized? Indeed, how often do the seeds of "wishes" never even materialize in the knowledge that the tools for cultivation are seemingly or literally unavailable or so far out of reach? That they do so frequently against the backdrop of racially trialed histories is indeed testament to the human spirit. Launching a business is a particularly risky venture, especially for minority-owners. Families of color in my sample were sometimes successful in launching businesses. And yet, as the tallies of Chapter IV and qualitative analysis of Chapter V demonstrate, white families' wealth histories were awash by comparison; full of businesses often thriving in both size and profit-generation. Inevitably, theirs also sometimes failed, though not very frequently, and usually not to the significant devastation of the family.

Recall, for example, from Chapter V that Madison's father turned the "crisis" of a lay-off into an opportunity to launch a business. He fortuitously "happened to know someone" selling a business for the "bargain" price of \$50,000, which Madison's father bought, immediately re-stabilizing and significantly advancing the family's inheritance



pathway. One study examining white opportunity-structures found that whites often indicated they believed that “opportunities are available . . . and that they just need to take advantage of [them]” (DiTomaso, Parks-Yancy, and Post 2003:197). By all appearances, whites’ beliefs tend to reflect their realities. The interlocking, supportive pavers of white capital unquestionably reinforce whites’ greater ability to both decide what effects they want to produce in the world, and then go about producing them. And what of Nichelle’s parents after their janitorial business failed? Her mother picked up hours at the insurance company call center. Her dad got two jobs of his own, “at Sam’s Club and Target.”

*Tapping into White Capital.* As has been evidenced, anomalous pathways of success among families of color are often highly revealing, as the following example from Thomas reveals. Thomas, who identified as African American, had a family history that traced to slavery. Thomas’ family knew that both of his great-great-grandfathers had been enslaved, and Thomas reported that his great-grandfather was born to one of these men in “Louisiana around the turn of the century.” Although Thomas noted he had grown up “very poor,” working “in cotton fields and rice mills as a young man,” he shared that his great-grandfather’s fate turned when he was “given a job at a local bank as a maintenance man,” while his wife became “the keeper of the banker’s house.” Thomas’ family knew that his great-grandfather’s job “was a very unusual position for black people at this time as many were sharecroppers and very poor.” And indeed, their mobility trajectory continued to turn:

The jobs that my great grandparents had with the banker allowed my family to make its first major purchase when they bought a small piece of land with a

house on it from a white man . . . establish[ing] my family as one of the elite black families in [town]. . . . My grandfather described living right down the street from the mayor and chief of police, both of whom [we]re white but still knowing his place being black.

While it was clear that their access to relatively more favorable jobs and the opportunity for property-ownership did not erase the social boundaries erected to keep blacks and other people of color “in their place,” Thomas rightly identified just how unique the opportunities extended to his great-grandfather (and by extension his family) were. His family’s uncommonly benevolent relationships with whites – a social capital that converted to jobs and property-ownership – created opportunities for his family that did not exist for many blacks at the time.

This example supports a broader pattern I observed in my data – access to capital among families of color often connected to circumstances where they found (or were provided) ways to “tap into” *white capital*. As a term, white capital is not simply a reference to literal capital that is possessed by people who are “white.” As I argued in the prior chapter, capital is both embedded in and shaped by whiteness – an outcome of the historical conflation of race and property. From this genesis, whiteness (and “white” as a “race”) became mutually constructed from and contouring of other forms of capital. Indeed, the forms of capital provide a useful conceptual tool for “unpacking” the kind of “content” that makes up “property” – it is material, it is social, it is cultural, and, at times, it is symbolic.

In *Whiteness as Property*, Harris (1993) identifies that one of the legally defining features of property is the right to exclude. Captured within the “exclusive rights” of property are “the right to transfer or alienability, the right to use and enjoyment, and the

right to exclude others” (p. 1731). Harris suggests that the right to exclude is the “conceptual nucleus” around which whiteness as property has taken shape (p. 1714). By way of evidence, consider the “free white persons” standard deployed by the court for purposes of determining naturalization. As Haney-López (2006) well-documents, white representatives of the court fluctuated between “scientific evidence” and “common man” legal rationales to functionally racialize non-European immigrant groups as outside the domain of “whiteness,” excluding them from citizenship and its attendant rights.

My data suggest that capital is wielded by whites in much the same way – in effect if not intent. Because the value embedded in capital is very much shaped by whiteness, it is conceptually appropriate to refer to some capital as “white capital” – that is capital that is for the most part functionally exclusive to individuals racialized as white. Though people racialized outside the domain of whiteness do not bear exclusive rights of “possession, use, and disposition” (1993:1731), my data suggest they can and do sometimes gain the purchase of white capital, often in significant ways that alter family inheritance pathways. In my data I observed access to white capital often occurred through atypical social relationships with whites, like Thomas’ great-grandfather experienced. Recall that Autumn’s early ancestors as well, received land from their former plantation owners, an outcome that was historically uncommon. Additionally, one of Autumn’s ancestors had married the former slaveholder’s daughter, and indeed, marriage also proved another means for connecting to white capital.

Trevor, for example, self-identified as black, but documented that his great-great-grandparents on his mother’s side were both white. When they passed away his great-

grandfather inherited a huge portion of land – 798 acres. Trevor reports that “[i]n addition to his newly acquired land,” his great-grandfather also “purchased 133 more acres,” and then “quickly sold 100 acres so he could build a house.” Though he was white, Trevor reported that his great-grandfather had “interacted with blacks socially,” and had married a black woman; “together they owned the first post office in” their hometown. Trevor’s grandfather was the first child to be born to this interracial couple. He followed in his own father’s footsteps and became a “farmer who lived off his land.” Beyond the one originating from his great-great-grandparents who were white, I was unable to locate further specific transfers of assets from these generations in the details of Trevor’s paper. It does appear, however, that his bi-racial grandfather was a landowner, and what did seem clear from the remainder of his account was the relative prosperity of his family, as compared to other families of color in my sample.

It seems reasonable to imagine that this early link to white material and social capital, made possible by the interracial union of his great-grandparents, was influential if not transformative to Trevor’s family’s pathway. If true, we gather new insights concerning the varying “utility” of marriage to wealth building, because of the way class and race are embedded in one another. One of the Latino students introduced earlier, Glenn, had also married interracially, dramatically altering his personal capital trajectory. Glenn characterized his own Mexican-origin family’s experiences attempting to acquire and hold onto wealth and assets in the last two generations as one repeating trend: “work hard and save only to have it depleted by debt, medical fees, and unforeseen emergencies.” (Recall, his parents had inherited significant debt from the

illness and death of his grandparents). In his mind, his family had been “participating in the wealth and capital ‘rat race,’“ which had “for the most part, lead them in circles, always striving to accrue assets but always ending in the same position as they started.” Despite the disadvantages his family’s pathway might have left for him, his story was “steered into a different direction” by two means: his military affiliation (a state-based access to capital I take up below, which enabled Glenn to purchase a home), and his marriage into a white family. Glenn described his first experience witnessing the power of white capital:

[W]hen I married, I became an inheritor of transformative assets. My wife had had a different experience during her adult life; . . . she has already earned a college degree, owns a car, does not pay for any type of insurance, lived in a town home her parent’s own and has zero debt. . . . [T]he first time I encountered the advantages of transgenerational wealth was when we began looking to buy a house, which was as my wife put it ‘more suitable for family life.’ Many of the houses we looked at, in my opinion, were beyond what we could afford, especially since I still had a mortgage on my first house. This soon became a non-existent worry because of the amount of assistance we would be receiving from her parents.

As we know from Chapter V, Glenn’s wife’s story is not an unfamiliar one. What is unfamiliar is the access this has created for Glenn. His own testimony was that “structural influences” from his military affiliation had merged with “transformative assets” from his marriage, to “propel” his “financial portfolio” forward; “not by necessarily working harder than my kin but by opening and giving me opportunities that a majority of them do not have.”

As Glenn’s story demonstrates, students with multiracial family histories of one kind or another often had a very effective lens with which to evaluate the intergenerational racial dynamics of wealth. Those who were themselves the children of

unions between whites and persons of color frequently used this “unique opportunity” (as one biracial student put it) to their advantage, to “compare the racialized structures that may have influenced [their] separate family histories.” Recall Kiera’s mother was a Native American from the Choctaw Tribe of Okalahoma – her father was white. Despite hearing stories “from both sides” of her family that suggested they each “had their share of hard times” in the face of similar goals, Kiera could see how her branches came together from very different kinds of inheritance pathways. Unlike her mother’s very impoverished family history, Kiera reported that on her father’s side, as “each generation was born, they already had some money set back for them, which allowed them to maintain their lifestyle.” Indeed, like so many white families, they had helped intergenerationally with homeownership and college, while in her mother’s branch, “they worked solely for the necessities of life.”

Glenn’s story takes us one stop further, to better illuminate the power of white capital. Glenn believed that his research allowed him to identify “three different paths” for “gaining wealth and assets”:

All three paths began with hard work. In the case of my family, they continue to work hard, yet are constantly bombarded with debt and emergencies that they are financially unprepared to handle. My path prior to marriage was fueled by advantages given to me as a result of hard work and a legal commitment as a Marine. The advantages given were a result of money and time invested. The final path is that of my wife’s family, in which advantages are handed down. . . . All three are a product of hard work somewhere in their history, yet they all yield large differences in wealth and assets.

Glenn made important, nuanced distinctions between these pathways – the capital he and his family on their own have acquired has involved access achieved through personal merit. Indeed, the access Glenn enjoyed through his state-based support from the

military was secured *only*, as he notes, by his willingness to enter a legal commitment that secured his labor. His wife's path likely included some of her own efforts, but these were undoubtedly bolstered by the addition of non-merit assets. His example demonstrates how merging his own family's challenged pathway with the white capital of not just his wife's enhanced pathway but also the benefit of a specific kind of state support changed his own trajectory as a man of color. Given whites' instrumental control of state (Bracey Forthcoming), we can say that both of Glenn's pathway catalysts involved tapping into white capital of one sort or another. In other words his hard work was made significantly more fruitful and valuable, and his pathway more secure (and less likely to be ruined by deficit), *because of* white capital.

Though he referred to it by different terms, Anthony implicitly understood the value that white capital had imparted to his own circumstances. He identified as Hispanic, but had been adopted by white parents whose family histories were fairly typical of other whites in my sample. He reported that most of his mother's childhood was spent moving from place to place as a result of her father's job; yet Anthony reported that despite all these moves, "her family always ended up living in decent, middle class, white neighborhoods" – what his mother referred to as "'family neighborhoods.'" On the other side of his family tree, Anthony reported that his father grew up in a "slum" of Manhattan, but used GI Bill access to improve his circumstances, attending business school and building a home. He then used personal connections to his town's Chamber of Commerce and a Fortune 500 company owner, in particular, to set up an insurance business, eventually becoming the second largest service provider in the

area. As Anthony tells it, “he even owned the local bowling alley in town.”

Uncharacteristically, his father dissolved the family business in the wake of a divorce, and a good bit of wealth was distributed to his ex-wife and their four children.

The way Anthony saw it, by the time his parent’s got married, his father “really had nothing left over from his previous lifestyle” and his mother “never had much to begin with.” Though they had no trouble providing him with “things like a car, insurance, and every basic necessity, it seemed clear to Anthony that “[t]hey’re not rich.” Indeed, he did not believe that “monetary assets” had played “any large role” in his own personal history (even as he acknowledged how crucial it had been for his father and grandparents). Though it seems possible that Anthony may be underestimating the value of the material capital he has acquired through his family, it was more obvious that he had inherited a different kind of equally valuable capital. He deduced that “cultural capital” had been “the biggest asset” his parents had given him:

As poor as we are, I think it would have to be the best explanation for my success. . . . For instance, my mom and dad always encouraged me in school and were very active in my education. More than once I’ve gotten out of traffic tickets because my father knew the officer or a judge. Most importantly, I think it’s the fact that I’ve always identified with white rather than Hispanic culture that has played an important role in where I am now.

To be sure, what Anthony is calling “cultural capital” is actually racial capital – or more specifically white capital. Judging by my data there are very few parents of *any* race that do not encourage education among their children. If anything, students of color more frequently reported a vehemence with which education was stressed in their families, even as white students’ parents, and particularly mothers who were often homemakers, had more plentiful resources of time and money to devote to the task. To be sure,



Anthony's inheritance is a cultural capital shaped by race and white racial socialization, along with explicit benefits derived from white social capital and symbolic capital as well.

Anthony's is a good example of the tacit, if unacknowledged racial knowledge that all social actors have about the value of white capital. As argued in the last chapter, white families very much contribute to maintaining residential and educational segregation by virtue of their racially informed beliefs that white neighborhoods and schools are "good" ones. Shapiro (2005) and my data confirm that these are choices that do often have great capital returns. Incidentally, Shapiro found evidence that even when moves were not going to secure "objective" educational benefits for their children (judging by school resources, standardized test score averages, etc.), many white families *still* chose to move to whiter neighborhoods, suggesting a psychic wage (or symbolic capital) whites derive from segregated living and schooling.

Individuals and families of color have racial knowledge of the value of white capital as well, and this knowledge very much informs their decision-making and negotiated maneuvers to "tap into" it in various ways. A number of students of color reported their family's efforts to move them into "good neighborhoods" or at least find ways to access "good schools." This inevitably meant better-resourced, and ultimately whiter schools. Students whose parents had managed to achieve such access often talked about the racial isolation (from whites) and alienation (among members of their own race) this sometimes created, and yet they universally believed it had assisted them in their college access and success. Though not testable, they are likely right. Other

students of color reported how their families had gone out of their way to stress the importance of social capital, as Greg, a second-generation Asian-American recounted. He reported that “[o]ne intangible asset” that had “been prominent” in family conversations was that of “connections”:

Since I began searching for internship opportunities one year ago, my mother has lamented the lack of networking opportunities (read: Chinese friends) in the fields I’m interested in (law and finance). This is a source of constant worry to her. Whenever I tell her about my non-academic activities and the occasional story about missing a class because I stayed out too late, she’ll chide me on my foolishness. She tells me that the peers that I waste time with are either useless individuals or have family connections to fall back. From her, I’m constantly reminded that I’m all alone in shaping my future. . . . [m]ost of my friends from high school are also second generation immigrants and find themselves in the same position as me. This is such a sharp contrast to many of the white engineering students . . . that I spend a lot of time with. While most of them are very talented individuals, they get many internship and employment opportunities from family connections.

Like his, the racial knowledge of Greg’s college-educated mother was also shaped by witnessing the challenges of other Asian-ancestry people she knew, as well as her own difficulties finding work as a first-generation immigrant burdened by additional handicaps related to language and citizenship.

At times, the pressure to access white capital compels people of color to attack matters much more personal, as it had in David’s Asian-ancestry family:

[M]y mother and father both changed their names to ‘Katherine’ and ‘Peter,’ respectively. (They are still hesitant to give out their true Vietnamese names to anyone who is not of Vietnamese heritage.) My family also encouraged me to meet friends through the local country club that was predominately white, because they were ‘a nice group of kids with nice families.’ In addition, my parents *discouraged* me from speaking Vietnamese during my preschool days until I could speak English fluently. (student’s emphasis)

David's testimony exposes the fallacy that racial-ethnic immigrants' embrace of so-called assimilation is a simple matter of free will. Truly, it is hard to imagine a person choosing freely to alienate him- or herself from the birth names chosen by their family unless there were not intense direct or internalized pressure to do so. In David's family, that pressure is inevitably racialized. I do not think it too strong to suggest that his parent's actions belie an implicit intention to remove the "stain" of their unique but devalued cultural capital as Vietnamese people (represented here in names and language), and rescue their social capital through networking, with hopes they might convert their family's total capital holdings into something "whiter." David expressed his clear frustration with the broader circumstances of his family's situation when he concluded that "systemic racism transfers the blame of *white* racism onto Asian Americans . . . forcing Asian Americans to assimilate into white culture" (student's emphasis).

In the context of my data, I read these sorts of assimilating efforts as attempts to make-up for the non-merit capital that people of color are denied or otherwise lack – to be sure by virtue of its association with race and whiteness specifically, it can be argued that all white capital is at least partially non-merit (typically referred to collectively as "white privilege"). I see these also as struggles to enhance the value of those things most in the control of people of color – their merit-based efforts and hard work. My data suggest that for many people of color, this is the most reliable and often only capital they have – a racially formed "cultural capital" of sorts. And though the efforts of (or opportunities extended to) people of color to tap into white capital can create access to options they often lack (sometimes in ways that deeply alter inheritance pathways), this

*does not* create freedom. Indeed, David's example suggests and research confirms, many of these matters are deeply psychic and often correspondingly painful (Chou and Feagin 2008; Tuan 1998); produced by nothing less than a white "symbolic violence" (Bourdieu 2001:44) enacted on "racial others."

As predicted by Harris (1993), in general whites retain ownership of white capital and the attendant right to exclude. To marry or not to marry. To extend a job opportunity or not. Whiteness, and connections to whiteness, are a bankable power that can be given, and as the Matthew effect suggests, also taken away – not by impersonal, unnamed forces that stand outside of whites, but by the very choices they make, and have the options to make. Adrienne's great-great-grandfather migrated from Mexico with the help of a white family; within a few months he had earned enough money to buy land and property "that he would finally be able to call his own." In 1918, he went about crossing his young son, Adrienne's great-grandfather, over the border. Tragically, her great-great-grandfather died a few days later, leaving her great-grandfather "all alone in a foreign land" until the same white family that had helped her great-great-grandfather's transition "took him in." Though the important white social connection had been fruitful for her great-great-grandfather, it appears the tables turned. Adrienne reported that her great-grandfather, rather than being treated like one of the family's "own," was treated as their "personal servant":

Much like a slave, my great grandfather became their shepherd, their cook, their farmer, and their maid; he received no money for his services, and very little food to survive on. As for the papers to the land that his father had bought, they were taken back by the government.

As we have seen in many prior examples, the property right of “possession, use and disposition” is often tantamount to whites’ right to exploit racial others, to unjustly enrich and unjustly impoverish. Whites enjoy these as private rights, but they are derived, frequently enforced, and supplemented by the power of a white racial state.

The decision-making of families of color often reflects not just racial knowledge of the power of white capital, but the tenuousness of their access, as Josie’s powerful example demonstrates. Josie acknowledged a complex multiracial family history. Josie interviewed her grandmother, learning that her great-great-grandfather had been Creole but could pass for white “easily.” Josie’s great-great-grandfather used this important symbolic racial capital to leverage purchase of more than 90 acres of land, “on which he farmed cotton and sugar cane,” providing “a stable income not just for his family, but for many more who worked for him during the harvest.” Josie reported that in the racial knowledge of his own skin color advantage, he knew, too, the racial disadvantage born by his darker-skinned children and grandchildren. In the context of a time when people of color were regularly dispossessed of their land, Josie’s great-great-grandfather made a difficult decision – he sold his land, to a white man. At a minimum, selling the land could ensure they had “the money they needed to survive” and “save them from the shame of having their land taken away” after his death. Josie said her grandmother smiled when she shared the memory that the remaining relatives each received \$25.00 after the sale.

Josie’s great-great-grandfather’s decision may have diminished – or saved – her family’s capital. In a structural context of systemic racism there is no way to fully

account; but the costs embedded in either outcome are quite real. Indeed, people of color face multiplying challenges with respect to capital: difficulties posed by access and protection from divestment; and, those connected to value. The latter is also a multi-layered challenge, as the capital people of color do acquire and inherit often has less ‘use value’ for them. This results both from actual devaluation (e.g., cultural capital being diminished by education in a resource-deprived school), but also by way of artificial devaluation of their capital simply because of their (non-white) ownership of it. Value is thus constructed both materially and symbolically, and ultimately racially. It is a tacit understanding whites also share, making the privileged right of exclusion even more precious.

#### THE ACTION (AND INACTION) OF THE WHITE STATE

Callie identified her grandmother’s ancestry as indigenous Mexican. From their interview Callie definitely took away that her grandmother felt race had played a role in her life circumstances: “‘The government, they do nothing,’ she told me.” Callie reflected on this, however, and concluded that “the thing is, maybe they do – all the wrong things and none of the right things to fix the current situation that so many have turned a blind eye toward.” Indeed, as we have seen, many of the challenges faced by families of color can be traced directly to state activity, while others may be partly or wholly attributed to state inactivity (Goldstein 2003). As scholars of state often assert, “[i]nteraction with the state is complex, as the state is a conglomerate of agents that not only lack coherence but also sometimes pursue contradictory practices” (p. 129). Nonetheless, I suggested in Chapter II that one of the ways that the state appears to

reconcile the crisis of incongruent demands is through whiteness, including state action directly connected to “family” as a codified group. Indeed, Bell (2004) concludes that U.S. legal history reveals “silent covenants” among whites that regularly “sacrifice” the rights and interests of people of color, or ensure these rights and interests are only advanced when they “converge” with those of whites. As Bracey (Forthcoming) argues, these patterns are fundamentally connected to the instrumental power whites possess through the state, such that minorities’ state-dependent rights can be used as “bargaining chips to quell intraracial disagreements,” or, ““recognized and protected when and only so long as [white] policymakers perceive that such advances will further interests that are their primary concern”” (p. 12). Given the importance and attachment of capital to matters of state, it is no surprise to see these themes echoed so heavily in my data. We have already seen plentiful examples of how the action and inaction of the white racial state emboldens these processes of racially inequitable capital access and transfer. Below I delineate the principles by which this operates.

### *Denying Capital Access*

People of color are frequently denied access to the state mechanisms that launch and protect white inheritance pathways – both directly and indirectly. For instance, many students of color had late ancestors who had been maids or agricultural workers during a time when Social Security access was cut off to those categories of labor. The white state is directly implicated in their unjust impoverishment (and of course the unjust enrichment of many whites not excluded from such benefits). This is not a static injustice, but an intergenerational one. One young Latina female, Wendy, reported that

her great-grandfather had applied for Homestead Act land and was denied. He ended up renting a small house in a predominantly black and Mexican American neighborhood. Wendy's grandmother had told her that the town was racially segregated by a railroad track. Wendy suspected that this "'color line' created severe land and property value loss, which translates into a loss of wealth, for my great-grandparents and other minorities 'on the bad side of the track' then and now." She is almost undoubtedly correct in her assessment.

The principle of denied access is also manifested in moments where the state is supposed to intervene, but works to minimize the benefit derived (another form of diminished value), as when Terah's grandfather's GI Bill compensation was reduced. Terah herself wondered "whether there would have been enough money" to go around if her grandfather had been white. We cannot know for sure, but as Katznelson (2005) documents, one of the legislative concessions made by white policy-makers during GI Bill negotiations was the delegation of administration to the state and local level. This was a concession to earn the endorsement of southern senators, and virtually guaranteed whites' right to discriminate against black veterans in the segregated South as they attempted to access their rightful and literally hard-fought for benefits. This legislative compromise is exemplary of a race-sacrificing covenant to be sure, as is the concession to remove domestic and agricultural labor from benefit-eligibility. These matters further evidence that the state does not exist as a "racially neutral" actor. While contestation does occur within the terrain of state (Omi and Winant 1994), state access is centrally



retained and instrumentally executed by whites, another of the racially exclusive benefits of (Bracey Forthcoming; Feagin 2012; Harris 1993:1731).

Anomalous cases suggest just how significant denied state access is in retarding the inheritance pathways of families of color. Simon indicated that his family “was not victimized by slavery but instead emigrated from a British Colony in the West Indies to the U.S. sometime after Reconstruction.” While it may be likely, as Simon suggests, that his family benefitted from not sharing the history of enslavement prominent in many African Americans’ lines of descent, his family accessed a particular state-benefit that was unquestionably helpful. Simon reports that his early relatives had settled in southern Alabama by taking advantage of the Homestead Act, acquiring land and a home. These “ancestors were able to profit from this land through farming and could therefore expand the amount of land they owned.” As noted in Chapter IV, it is almost certain that the Homestead Act that Simon is referring to is the Southern Homestead Act, passed in June 1866 during the Reconstruction era. This land grant program set aside 46 million acres of public lands in five southern states, including Alabama. As Williams (2003) notes, this act was “intended to provide land to poor Whites and Negroes without discrimination based on race and was seen as supplementary to the Freedman’s Bureau” (p. 5). Though it was repealed within 10 years, and though some black claimants faced dispossession difficulties similar to many of the families in my sample, evidence suggests that many blacks succeeded in receiving final title to land – perhaps as many as 5,500 (Williams 2003).

Though Simon's family's history was far from unhampered by the burdens that accompanied being black in the South, this early access to land appeared to have led to ongoing upward mobility in his family. He reports that his great-grandparents inherited 200 acres of this family land, building a home on it sometime after they married in the 1930s. His great-grandfather had a relatively stable job as a janitor, deriving additional profits from continuing to farm his land – indeed, Simon reports that his great-grandmother worked as a “stay-at-home wife;” though unquestionably gendered, this was an option unavailable to many black women of the era. His father had been raised by these grandparents, and Simon reports that his father “was bused into a white neighborhood” for school, “as a result of desegregation laws.” Simon believed this likely “helped him with his future.” His grandparents further helped when it came time to attend college, providing Simon's father with a car and paying part of his tuition every semester, something Simon's father was now doing for him, fully, in addition to covering all living expenses. Simon felt secure not just in a future tied to the cultural capital of his educational success, but also in the expectation of further transfers of material capital. His parents had already inherited some land, and expected to inherit more; Simon seemed certain that he, himself, would “one day” inherit this land and be able to pass it down to his future children. In the context of his family's history, his expectations seemed quite reasonable and yet were uncommon by comparison to other students of color. Though his family's efforts are no doubt part of their success, state access to land seems quite pivotal in having launched and heightened the intergenerational ascension of his family's pathway.

### *Suppressing Capital Access and Value*

I suggested in Chapter V that the buffering effect of the white-controlled state often combines with whites' private wealth to not only bridge difficulties, but also promote upward mobility for their families. In contrast, among families of color this public/private synergy works to suppress access to capital, and also reduce the value of that capital in cases where it is acquired. The private elements of this mechanism are not simply connected to whites' private wealth, but also, as I argued in the last chapter, to their social position relative to the public/private infrastructure. Recall Nikki's early relatives who were sharecroppers. The material and racial capital of the planter they were indebted to allowed him to exploit Nikki's relatives, by almost certainly artificially manipulating costs and profits to maintain their debt (suppressed access and value). This was a power enabled and uninterrupted by virtue of "Mr. Jefferson's" relationship to the state. Similarly, denied full GI compensation (suppressed access), Terah's grandparents bought a home in a historically black neighborhood (suppressed value); one that her grandmother had to abandon when her grandfather passed away and she could no longer afford the mortgage (divestment of access). With the exception of the capital divestment of her home, the other suppressing mechanisms are, as I have argued with evidence, the result of whites' privately discriminating actions backed by the action (and inaction) of the white state.

In a particularly striking example from my data, Alex, a bi-racial Latino student, recounted a story his father shared during their interview. When asked about the neighborhoods in his highly segregated hometown, Alex's father reported:

I had a friend named Dante who lived in a neighborhood that was called ‘El Revaje, which translates to ‘The Reduced.’ When the neighborhoods were built, they actually dug up the dirt from the Mexican-American neighborhoods and brought the dirt to the white neighborhoods so the whites would be higher than the Mexican-Americans to protect the whites from floods.

As Alex’s powerfully explicit example suggests, the suppressed access and value enacted through collective white action exacts community-level consequences for black and brown families. In addition to the white flight central to maintaining residential segregation patterns since the massive suburbanization of the mid-twentieth century (and their attendant infrastructural disparities), gentrification is another useful modern-day example.

Gentrification patterns capture whites’ ability to further take advantage of the asset-vulnerability of predominantly minority communities, to their own individual and collective capital enrichment. The depressed housing values and high “supply” of minority communities sometimes paradoxically compel white flight *into* communities of color. While this can elevate the property valuation of a neighborhood (e.g., as a result of new construction, property improvement, and the influx of businesses that follow white consumers), it becomes a means for the capital divestment of original minority community members. Indeed, a recent report concerning Houston’s Third Ward, one of several historically black communities in the city, suggested that long-time residents (many of whom own their homes outright) were now struggling to keep up with increasing property taxes (Ehling 2013). Like several students in my sample, Terah’s grandparent’s home had been located in Third Ward. It is worth wondering if Terah’s grandmother would have been able to hold on to her home in the face of elevating

property-taxes had she not already been forced to move due to her inability to pay her mortgage after her husband's death.

Houston's Harris County Chief Appraiser noted that the influx of new homes was "transforming" sections of Third Ward into an area known as the Museum District, a traditionally upscale neighborhood. He explained that, "[i]f it's going from one residential use to another residential use, that does become the market in that area," as if these market-based matters were detached from micro-level processes of white decision-making. He went on to suggest that disgruntled long-time residents could "protest" if they felt the county had "over-appraised [their properties], based on the market" (Ehling 2013). The collective asset power of whites enables them to suppress the capital value of communities of color by effect (a form of unjust impoverishment), and then, through gentrification exponentially increase the value of their capital by "buying low," and watching the capital appreciate as neighborhood racial and class composition shifts (corresponding unjust enrichment). The chief appraiser's comments remind that whites' instrumental control of state provides them means for such actions, "laundering racial oppression through a formal, 'impersonal' apparatus" (Bracey Forthcoming:24).

*Revisiting When State Works Alone: 'Life Support' versus 'Mobility Catalyst'*

In the prior chapter I demonstrated that isolated state action is often sufficient to produce and grow wealth for white families, even absent private mechanisms, demonstrating the power of state-action to serve as an independent mobility catalyst. Examining the accounts from students of color suggests that asset-impoverishment of families of color leaves them with access to a different kind of state-alone support, one

that could be characterized as “life support.” Shapiro (2005) identifies that black families, historically excluded from policies that promoted white acquisition of land, property, homes, and wealth, are often “stuck instead with welfare policies never meant to launch mobility,” particularly “out of the depths of poverty” (p. 190).

My data, too, confirm the disproportionate use of welfare-based state access among students of color, as the tallies in Chapter IV document. It was clear that it was something that many students themselves experienced as embarrassing, or which they felt they needed to justify as necessary given the family’s economic circumstances. For instance, one Latina female talked about her family’s use of welfare, but was adamant in proactively arguing that her family “really needed it,” and “never abused it.” Amidst the non-merit and, judging from my analysis, often ostensibly unnecessary support many white families secure by virtue of access to assets derived through state policy, there was shockingly little parallel discourse among white students. I believe this is reflective of the way in which social policies enshroud cultural ideas. As one set of authors put it:

The social policy system . . . is constitutive as well as reflective of the cultural tenor of a society. . . . [D]ifferent ‘worlds’ of welfare become different ‘languages’ or ‘words’ of welfare. People, relationships and families are characterized in different ways. Particular understandings of moral worth, appropriate, good and bad behaviours and relationships can be promoted through welfare systems. (Cunningham-Burley and Jamieson 2003:14)

The racially different access families have to benefits of particular social policies is thus another means by which the white state symbolically and culturally constructs race (while also materially constructing it). The discourse of many white students’ accounts contained embedded ideas about the moral worth of “working hard” and not just being “given things,” even among students accounts where it was clear they had benefitted

from non-merit access to resources. And, on a couple of rare occasions it became clear that students of color had themselves internalized this framing. One young Latino male was particularly vitriolic about the idea that there was “something to be said for the socially responsible minorities who refuse government handouts and only ask to be treated fairly,” and do not ask “for special legislation to be targeted just to them.” Though there were no major inheritance pathways in his family, he felt extremely confident that he was going to turn the family’s unfortunate tide through his more virtuous efforts.

Perhaps the other most common state-access reported in the accounts of students of color was military affiliation. Military affiliation was common in white students accounts as well, particularly given the nature of the educational institution, which has a quite large and long-standing military organization present since the founding of the institution and very influential to campus culture. And yet when students talked about military affiliation their rationales often appeared quite racially distinct. Students of color were much more inclined to report that joining the military presented a way out of financial difficulties. These were not just personally motivated decisions; they were set in the broader context of collective family needs trajectories, as Glenn’s was. He wrote:

As the oldest child and knowing that my parents would have to work longer hours to keep their dream of owning their own house and creating a better environment for my siblings a reality, I decided to join the Marine Corps. I did not own a vehicle and knew that college would be an expense that I would have to tackle on my own, so that was my only logical choice at the time.

I do not recall a single white student who testified anything akin to Glenn’s belief that joining the military was the “only logical choice.” This theme was echoed many times in

the accounts of students of color. Ella, who identified as Mexican-American, shared that her three older brothers had all joined the Marines. Though they expressed different reasons for joining, she conjectured, “how many options did they really have?” Ella thought that “[l]ike many other minorities, the military offered them the only way out of a life of manual labor and low paying jobs,” like the ones of her parents. In Glenn’s case military access had merged with the private assets of his white wife’s family to redirect the difficult path of his own Latino family. Nonetheless, as acknowledged earlier, this is a state-backed access to capital made available in exchange for the legal commitment to provide a certain type of labor. We can imagine that in a fuller range of life options, either provided by state or made possible through private assets, students of color might be more disinclined to make choices like Glenn or Ella’s brothers.

## CONCLUSION

Unlike the outcomes experienced by so many white families, of a hyper-developed white capital, the collective patterns of families of color suggest inheritance pathways that have been deeply under-developed by virtue of many mechanisms of systemic racism. Unjust impoverishment, sustained both as a result of the direct action of whites as well as through direct and indirect mechanisms of the white state, makes acquisition of valuable pavers difficult for many families of color. This impoverishment reduces the quality of many pavers of capital held by families of color as well, and sometimes leads to their unjust removal from pathways altogether.

My data suggest that unlike the asset-enabling freedom enjoyed by many white families, families of color are engaged in a struggle to advance their mobility using tools



and pavers not designed for their advancement, but rather set up to reproduce white supremacy. Indeed, uniting the contrast of accounts from white families and families of color, both challenged and successful, reinforces the theoretical point I have continued to argue: that racial status is a significantly contouring form of capital in its own right, one that is fundamentally altering to the trajectories of family mobility.

## CHAPTER VII

### CONCLUSION: FILLING THE GENEALOGICAL VOID OF RACE, PAVING PATHWAYS TOWARD JUSTICE

The personal reflections that accompanied my students' family research were often deeply illuminating – both for them and for me, as I developed my own analytic insights. Often students were troubled by their findings. Colin, one of the white students we met in Chapter IV, ended his paper deliberating the connections of his personal research to the theory of systemic racism:

Through analysis of [my] family tree, I have found many of the arguments presented hold true even for my own family, which for 3 generations could very likely never have encountered a black person. They seized opportunities as they saw them, many of which resulted from white privilege. . . . Arguments and theories of systemic racism, unjust impoverishment, white privilege, and transmission of wealth are not easy to accept or swallow. They attack that which many people (including myself) wish was purely the result of hard work . . . While most of my family worked very hard, they also were allowed to many times due to advantages they did not realize they had, an argument . . . that is still hard to accept.

As Colin's quote suggests, there is much emotion tied up in matters of race. This emotion infuses the conversational undercurrents that sit in the genealogical void of race so gaping in many families' histories. For most whites, these undercurrents are built around the anxiety of what it necessarily means to acknowledge the realities of a societal level white racism that is foundational, systemic, and connected to us all; one which we produce and reproduce daily – whites, through their both deliberate and unreflective action, and people of color, often despite their resistance and against their will.

Critical race philosopher, Charles Mills, writes that “part of what it requires to

achieve Whiteness, [to] successfully become a white person . . . is a cognitive model that precludes self-transparency and genuine understanding of social realities;” a way of thinking modeled on an “epistemology of ignorance” (1997:18). For most whites this translates into living “in an invented delusional world, a racial fantasyland, a ‘consensual hallucination,’ . . . located in real space” (p. 18). There is no question that this state of “hallucination” is terribly difficult to penetrate. Nonetheless, for many of my students, researching their families’ intergenerational transmission of wealth – seeing the links produced by the work of *their* own research in *their* own families – yielded evidence so logical it was near impossible to refute (Mueller 2013). For his part, and though it was “hard to accept,” Colin resolved to conclude that “[s]ystemic racism is real, and it does affect us.”

The willingness to arrive at conclusions one clearly does not want to develop is a hopeful testimony. Yet, not all students proved so willing and not all psychic hallucinations so yielding. In coding my white student's papers I found a troubling pattern. Many students lamented the fact that they will likely contribute to reproducing the intergenerational patterns that facilitate whites' greater access to wealth, capital and opportunities to “fully experience life.” One young white woman wrote: "Finding out how I am connected to racial inequality through the lineage of history is a disappointment. It's a disappointment because I know that unconsciously I am likely to follow in the steps of keeping racial segregation alive." This of course begs the question: how do you *unconsciously* reproduce a pattern of which you are *conscious*?

Hers is a tragic testament to the epistemology of ignorance; a signal of whites’ by

and large collective agreement to ‘misinterpret’ and ironically, *not know* “the world they have themselves made” (Mills 1997:18). Indeed, some of my student’s accounts suggest commitment to this end is so great that they will actively participate in what can be described as nothing less than a *willful ignorance*. Beyond being troubled, we should read these phenomena as the necessary psychic conditions of social reproduction. As Mills identifies the process, “*white misunderstanding, misrepresentation, evasion, and self-deception on matters related to race . . . are in no way accidental;*” they are “*prescribed*” (p. 19, emphasis in original). These phenomena were first revealed in the European-American creation of “race” and the ideology of racial difference, collectively forming the “cognitive and moral economy psychically required for conquest, colonization, and enslavement” (Mills 1997:19). My young student’s displeasure makes clear, however, this economy remains as necessary to socially reproducing the patterns of unjust impoverishment and enrichment today as it was in establishing them. It is implicit – her disappointment is not connected to a recognition of how deeply unjust the socially reproducing operations of systemic racism are. It is about realizing that in order to preserve the unjust enrichment she enjoys, she must now engage in the ugly everyday work of social reproduction without the buffer of psychic delusions that make this labor easier.

In her well-developed analysis concerning the discourse of wealth transmission among whites, Johnson (2006) found that even when whites from my student’s parents’ generation admitted they were the beneficiaries of inherited family wealth they clung steadfastly to the idea of meritocracy. In light of the above analysis I think it is fair to

say that families, like those of my white students, do not simply cling to the idea of meritocracy; whiteness requires it. Dropping psychic covers to concede the truth of systemic racism, as Colin did, is akin to knocking over the first domino in a string of many. On this first domino rests the tacit understanding among whites that acknowledging the realities of systemic racism means their success is not entirely their own; not fully the fruit of their personal labor. On the next domino sits the corresponding impoverishment endured by people of color, a truth which exposes this non-merit achievement is not simply unjust but immoral. People who have any sense of justice in the world must then confront the remaining domino – a committed belief that most people share. People who acknowledge their immoral role in producing an injustice go about making their wrongs right; those who wish to be regarded as moral repair breaches they have created, not just in word, but in deed. And it is here that we bump up against a tide of dominos pushing from the other direction – one built by the pathways of white capital.

The belief that wrongs should be rightly corrected is not just personally held; it is codified in law. As Feagin (2010) identifies, the U.S. legal structure explicitly recognizes the ethical responsibility of those who receive or retain “property, money, or benefits which in justice and equity belong to another specifically. Per the dictates of our own white-normed legal structure, these circumstances are the defining features of unjust enrichment, and legally they “give rise to the *obligation* of restitution”” (p. 18, emphasis added). By way of their implicit protest, racial storylines like “the past is the past” and “we didn’t own any slaves” bespeak this tacit understanding of responsibility.

Unjustly obtained wealth and capital have allowed whites over many generations now to better realize their wishes, to produce many effects they wish to produce, to enjoy “more freedom and liberty” all while shrouding their enrichment in a “marketplace notion of success” (Shapiro 2005:12). Whiteness is not just a psychic matter – as my data and analysis suggest, it is a status literally infused with capital obtained from many directions and many sources; obtained within the intimacy of our immediate families and through the seemingly impersonal apparatus of the state. My data go a long way toward supporting Feagin’s (2006; 2010) theoretical assumptions that social reproduction of racial inequality is indeed a process of nested and embedded layers that begin in the immediate social context of family and other intimate networks, and build out to the meso-level of community, to broader institutional matters all the way to the macro-level of a societal social structure.

For many whites, literal money hangs in the balance of this debate – the desire for justice and personal morality on the one hand, and retention of wealth, capital and its attendant privileges on the other. The dominoes of logical conclusion help explain why avoiding the debate altogether is preferred, the process of revelation so fraught with emotion. One white student, Chelsea, interviewed her aunt, the family’s self-identified “history buff.” Chelsea’s aunt enthusiastically recounted many details of their shared family history which had been well-documented: how their distant relation had “immigrated to Texas in 1850” and acquired “515 acres” of land between “1864 and 1883;” how he had purchased this land from “the government,” which her aunt “was aware” and “agreed” probably had once been Mexican property; how this land had been

passed down and was added on to by many generations that followed, including her own. Cherished family memories mingled seamlessly with testimonies of their great success, amidst the quiet evidence of racial privilege.

The joyfulness characterizing their conversation conspicuously shifted when the conversation turned to race. Chelsea reported that when she asked her aunt for “her opinions on several racial issues,” she “received mainly fact-based, sideways replies”:

For example, when I asked ‘how she thought racism could have impacted our family’s success,’ she replied that ‘everyone in the family worked hard to get where they were. . . . [H]er reponse made the impression she was avoiding the topic.

The curt, straightforward and contracted “fact-based” replies of my student’s aunt are the seemingly objective testimony white people often feel compelled to give in the court of public and private opinion, under the looming evidence of damning truths that work like dominoes. The law triggers the legal requirement of collective restitution for unjust enrichment following conviction. Nonetheless, the law is also responsible for whites’ resistance. Indeed, as my analysis demonstrates, the legal conflation of whiteness and property actually represents an expansive conflation of whiteness and capital, on which many settled expectations of whites are built, including many if not most of the white families of my student sample.

Having crafted these settled expectations, the white state regularly works in lock-step chorus with various private white actors to meet them. As my analysis of the inheritance pathways of white families demonstrates, the vastly disproportionate wealth of whites is built on a variety of mechanisms that exist between the state and white families to launch, support and protect white capital and its interconvertibility. The

wealth and capital of families of color are regularly sacrificed to this process. Indeed, as Harris (1993) predicts, this is the logical conclusion produced by the legal conflation of race and assets: “when the law recognizes, either implicitly or explicitly, the settled expectations of whites built on the privileges and benefits produced by white supremacy, it acknowledges and reinforces a property interest in whiteness that reproduces Black subordination,” and people racialized outside of whiteness more broadly (p. 1731).

Indeed, my data are replete with the corresponding broken and rudimentary pavers from which families of color have struggled to build inheritance pathways, often to rocky and unstable ends. These should not simply be read as the “extraordinary costs and burdens of systemic racism” (Feagin 2010:20), though they undoubtedly are. The collective findings of my data signal the state’s recognition that the unjust impoverishment of people of color is useful. The many examples documented by students of color and their families – of capital access denied, capital value suppressed, and literal assets dispossessed – implicate the white racial state by action, and inaction. As such, it is not too far reaching to suggest the state – once explicitly, now implicitly – continues to recognize that black and other people of color exist for the instrumental use of whites. This is yet another of the exclusive rights of use and enjoyment attendant to whiteness. As the anomalous cases of success in my analysis reveal, whites can and sometimes do extend the benefits of their capital to people of color, in ways that can transform the inheritance pathways of families of color. But, judging by my data, this is something whites rarely *have* to do; the consequences for not doing so are in many respects nonexistent, and the benefits of maintaining, protecting and deploying the right



to exclude so great.

Similarly, extending access to white capital is something the state is sometimes compelled to do, as when moments of interest-convergence occur; but regular racial-sacrificing at the state level more than countervails gains to maintain the property-interest in whiteness (Bell 2004; Bracey Forthcoming). For example, welfare policy emerged after the Civil War to protect the most economically vulnerable members of society, institutionalizing the idea “that the government, whether local, state, or federal, should assume responsibility for the care of its poor” (Handler and Hasenfeld 2007; Nelson 1990; Skocpol 1992; Ward 2005:8). Though no doubt patriarchal in practice, welfare programs became centralized around protecting mothers and their dependent children through what were originally known as mothers’ pensions (Coontz 2000; Handler and Hasenfeld 2007; Ward 2005). Within twenty years of the first state mothers’ pension law, \$34 million had been expended for programs in forty-four states, and nearly 100,000 families (with over 250,000 children) were receiving assistance. By 1936 the federal government had assumed complete fiscal responsibility over what became known as Aid to Dependent Children (ADC) (and later Aid to Families with Dependent Children (ADFC)) (Ward 2005).

Though mothers’ pensions provided a vital economic safety-net for many families, prior to federalization eligibility requirements statutorily excluded most black Americans and immigrants on various subjective grounds surrounding worthiness and who was a “deserving” mother. And following, policy-makers preserved diffuse and decentralized administration ensuring continued racial exclusion, similar to the GI Bill

(Handler and Hasenfeld 2007; Ward 2005). Racial matters shifted mid-century, in the wake of the Civil Rights Movement and broader political environment. Formerly excluded, many black women and children, struggling under the community weight of significant unemployment, poverty and lack of affordable housing, were brought onto the welfare rolls. Black families carried the label of unworthy and undeserving with them, however, and once the demographic shift took effect welfare came to be regarded as existing in a state of ““crisis,”” eventually leading to the devastating welfare reform of 1996 (Handler and Hasenfeld 2007:158; Hays 2003). Race (and undeniably gender) were embedded in welfare policy from the beginning (Ward 2005) – first to the exclusion of black and other families of color (racial-sacrificing); then, when that could no longer be accommodated by the broader socio-political context (interest-convergence), to their incorporation, but also corresponding stigmatization.

As my research demonstrates, for many generations white families have availed themselves of a vast tapestry of state-backed “life support” and “mobility catalyst” programs, including welfare. Families of color were largely shut out for most of these generations, and now this is where most are left, with a welfare system that continues to distinguish between deserving and undeserving, marking black and other families of color once more. Make no mistake, the ongoing silent covenants (Bell 2004) that produce such outcomes accrue benefits not just for white families, but also for the white state and capital more broadly. The work done by the white racial state to ensure the economic viability of whiteness both secures reproduction of racial inequality (and thus race), and buffers the relationship between white families and capital. Simultaneously,

the disproportionate impoverishment preserved among racial others serves capital directly, for example in maintaining a vulnerable pool of labor for undesirable jobs; and indirectly through other institutions like the criminal justice system, by creating a stable pool of “criminals” to bolster private capital through the prison industrial complex. In an era of neo-liberal privatization such benefits are particularly useful to both capital and everyday whites. Indeed, they are important options in a dynamic system of social reproduction that regularly shifts the work involved between different actors and institutions, exploiting the disproportionate balance of power that exists across the matrix of race, class, and gender domination and privilege (Collins 2009; Luxton and Bezanson 2006).

Truly, by the intersectional insights they reveal, my data present deep problems for those who would argue that class is supplanting race in explanatory significance. Structural matters, such as the global labor market and outsourcing of stable blue-collar jobs have certainly disproportionately affected black and brown communities, as Wilson has argued (1996; 2009). Similar arguments could be made regarding the disproportionate impact of the more recent economic downturn of the new millennium. Wilson (2009) declares these kinds of structural analyses can prove that resultant economic inequalities are the products of “more than just race;” and yet race critical scholars have long been clear – we have never argued that racialized inequality is “just race.” Race and capital, and thus race and class have been tied since the emergence of an ideology of racial difference in the newly developing nation of centuries ago. I have attempted to take this understanding further, to demonstrate how race and racial status

form their own economy of capital, one which contours all other forms of capital, be they material, social, cultural or symbolic.

My findings certainly suggest that on the policy side of matters there is much that can and should be done. Social policy unquestionably served to create and maintain the tremendous racial wealth gap; as such, educational, housing and other asset-based policies are as unquestionably necessary if we are to intervene on the patterns of persistent racial inequality that characterize the current era. Many scholars extol of the virtues of asset-building policy, noting the potential for increasing civic engagement and building a more democratic society of stakeholders who feel more collectively invested in one another and the society at large by virtue of their inclusion (Darity and Hamilton 2012; Elmelech 2006; Nembhard and Blasingame 2006; Shapiro 2005; Sherraden 2005). Some are focused on advising what factors must be considered in developing such policies. For instance, at the close of her co-edited volume surveying different issues in wealth accumulation and communities of color, Nembhard (2006) provides what she calls “An Unorthodox Policy Guide” based on the collective findings of the volume. Hers is an “insider’s guide” of sorts, to assist policy-makers and advocates in understanding the important “trends” that have inhibited wealth growth within communities of color (e.g., concerning portfolio composition), as well as significant “traps” they should be aware of and avoid (p. 326).

Other scholars have advocated what form such policies could take. For example, Shapiro (2005) lays out a number of measures to build not just safety nets, but mobility catalysts for asset-poor families. These include Individual Development Accounts (IDA)

that could incentivize savings among the asset-poor through provision of matching funds; as well as Children's Savings Accounts or Down Payment Accounts that work similarly for families. Hamilton and Darity (2010) go a step further to suggest public provision of trust funds for newborns where family eligibility is tied only to net worth (and not to the more punitive "willingness" to save). They advocate these "baby bonds" be progressively issued based on a sliding net worth determination, and would be accessible once a child turns 18 years of age. Using a crude estimate, they determine the total cost for this bold program would be less than ten percent of the non-war spending budget for the Department of Defense. Indeed, these scholars believe such policies stand more chance of gaining actual purchase in the public and policy courts of opinion because they can be tailored to focus on class-based inequalities, rather than the more unpopular issue of race. Such policies could still disproportionately extend to communities of color because of their disproportionate asset-poverty, while also targeting asset-poverty among the population more generally. They are also less likely to be undercut by the political Right's efforts to dismantle racial data collection, in effect dismantling race-conscious public policy (Williams 2006).

There is much to be said for these asset-launching policies, as well as public efforts to reduce many contemporary asset-protection policies that work to hyper-develop capital among the already wealthy. Racially, these various tax-shielding and other policy mechanisms disproportionately enrich whites by virtue of their greater relative wealth. Such policies undoubtedly grow wealth for whites and people of color in opposite directions, so it should be no wonder why the racial wealth gap persists and

worsens as well in the context of these structural factors. There is also a very cogent, philosophically and legally-defensible argument to be made for reparations, one that has been well-articulated by other scholars already (see, e.g., Darity 2008; Feagin 2000; Mills 2004). I believe my empiricism has much to offer this necessary debate. Nonetheless, these mechanisms of social reproduction unquestionably hurt other Americans as well. If there is a missing story in my analysis it is the relative vulnerability born by many poor- and working-class whites. Emphasizing the racial wealth gap should not be cause for deemphasizing the wealth gap more generally. If we change our definition of who is poor in the U.S. by using the gauge of asset poverty, then as many as 4 to 5 in 10 Americans exist in the precarious position imposed by lack of wealth (Shapiro 2005). Some of the asset-policies suggested above have taken root in other countries, and to the apparent effect of increased rates of intergenerational mobility (Hamilton and Darity 2010; Smeeding, Jantti, and Erikson 2011).

I do believe that my data corroborate the contours of white capital – not just of money but as I have argued other “bankable” capital as well – often work to buffer events that would otherwise cause instability across white inheritance pathways. Nonetheless, I suspect there is another set of anomalous cases missing from my data, from white families that might be regarded as having “failed” at whiteness.<sup>48</sup> As Wray

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<sup>48</sup> I suspect the lack of these “anomalous failures” is a byproduct of the college sample. Schmidt (2007) documents that working-class whites are among the most underrepresented groups on college campuses, particularly selective ones. He rationalizes that “[t]hey generally lack connections that might shield them from competition, and those who overcome their circumstances and become solid contenders for admission are vulnerable to being bumped in the name of diversity” (p. 6). Using the

and Newitz (1997) argue compellingly, popular references to a group known as “white trash” testify to “how tightly intertwined racial and class identities actually are in the United States” (p. 4). In the U.S. imaginary “white trash” names that which “seems unnamable: a race (white) which is used to code ‘wealth’ . . . coupled with an insult (trash) which means, in this instance, economic waste” (p. 4). Lessons gleaned from the anomalous set of successful inheritance pathways among families of color portend there are other deeply illuminating lessons to be garnered from examining the “unsuccessful” inheritance pathways of white families.

Imagining this next research frontier marks not just the logical advancement of social science. It is deeply important from a political standpoint. To be sure, emphasizing intra-racial class differences does not have to lead unavoidably to neoconservative (or neoliberal) conclusions that reduce race to “just class,” to paraphrase Wilson (2009). It has always been more than just race, *and* more than just class – what it is and always has been is the social-political-legal intersection of race *and* class *and* gender, set into motion and socially reproduced in a dynamic and shifting process that extends over an equally meaningful history. As Henwood (1997) remarks, “failing to acknowledge the sizeable material distress experienced by mid- and downscale whites makes the right’s job of pitting the working class against the poor – typically racialized as white working class and black poor – much easier” (p. 178). Failing to acknowledge the sizeable contemporary advances and asset-protections

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terms of my analysis, it may be that the only highly bankable capital they have is racial, which in this case is often not enough on its own to produce “success.”

enjoyed among some people of color, like those Lacy (2007; 2012) documents among upwardly mobile blacks, is similarly ill-advised for those invested in the politics of full liberty and justice.

Inevitably, these are matters of both scholarship and even-bigger politics that social policy cannot immediately address. It is a core tenant of race critical theory that systemic white racism is not simply a foundational and structural, but also permanent aspect of the U.S. social system, bolstered by a state instrument that is functionally white, male and property-owning. Intergenerational empirical analyses like the one I have developed here go a long way to supporting these claims, disheartening as they are. Ultimately it does appear that whiteness has its own “biological imperative.” The machinery of whiteness, built from the foundation, through white (male) capital, is designed to produce one outcome – “race,” along with class and gender and the multi-various intersectional social locations that exist in this broader matrix. My analysis of the racial social reproduction that occurs by virtue of inheritance pathways demonstrates how that operates – how race gains substance and meaning specifically through mechanisms of wealth and capital transmission, and through the unique relationship that exists between everyday whites and the broader white racial state. The racial wealth gap is born of this complex machinery, one designed to reproduce systemic racism and attendant inequalities, and bathed by the oil of capital. Shifts in social policy and public action may alter how that machinery operates, but they will not destroy it all together. They must be destabilized and destroyed from the skeletal interior.

This, of course, brings us full circle. As I suggested with evidence opening this



chapter, the mechanisms of whiteness are psychically shrouded in mystery, and deliberately so (Feagin 2013; Martinot 2010; Mills 1997). To be certain, it is not accidental that the racial discourse about how the activities of social reproduction take place does not match the practice – white families see themselves as almost entirely responsible for securing the material necessities of daily life and those required for launching upward mobility. They do not regard these matters as intersecting with broader social institutions or the state, and yet, it is quite clear that they do. As Janice, a white student we met in Chapter V, proudly declared, “my parents paid for their first home completely on their own.” She reported that the expectation that in the future she would too.

Despite her obvious pride, it was quite evident that the interlocking supportive pavers of her immediate family had already been laid. Her parents had inherited money to open a business from Janice’s grandparents; who had once received “loan” money themselves to purchase their home. This business greatly enriched Janice’s family to a reported “net wealth of \$2.5 million,” clearly facilitating her parent’s ability to pay for this “first home completely on their own.” Jessica’s widowed grandmother is well-protected with by her own “net wealth of \$2 million.” It is not likely she will need to turn backwards on the family inheritance pathway as she ages. And, in the context of Janice’s family inheritance pathway, though it may be likely that her father “will not assist” her in purchasing her first home, she is already enjoying the many benefits that come with well-developed and highly inconvertible family capital. Capital privileges achieved through quality education, tuition assistance, and even some of the asset-

enabled luxuries that life has to offer, like a nice car and occasional vacations. To be sure, it is hard to imagine that if the tides did suddenly turn for Janice as she works to collect and lay pavers of her own, that her well-established family would not be there to offset the dangers that might impose.

Wealth is rarely on the radars of most of undergraduate students in explicitly acknowledged ways – certainly not the ones in my sample, and particularly not white students. Like one white woman wrote, "I had never thought to ask my parents how they had acquired their first home together, and whether their parents had given them financial assistance." It is even more rare that they consider the matter in connection to the racial wealth gap or broader structural forces. As Apollon (2012:13) found in her analysis of millennials, "[f]rom their point of view, it is essentially a historical accident and/or irrelevant that the upper class overwhelmingly consists of white people and that people of color are overrepresented in the ranks of the poor." By and large, millennials, like those future leaders who sit in the classrooms of major U.S. universities, do not link racial inequality to the systemic structure of society, and even fewer to a personal "possessive investment in whiteness" (Lipsitz 2006:vii; Mueller 2013). Indeed, it is not uncommon for young, educated whites to claim that *they* are now structurally victimized by racial remediation efforts and those campus efforts grouped under the popular banner of multiculturalism (Feagin 2010; Gallagher 2003; Jones, Cox, and Banchoff 2012; Mueller, Dirks, and Picca 2007).

It should be no surprise we arrive at such ends with a process so protected by whites' epistemological commitment to ignorance. One of my students described herself

as “a white girl from a suburb.” She elaborated, “I’ve always had everything I need, as well as most of the things that I think I need. My family is not poor by any definition, and I’ve always taken that for granted.” Their presumed averageness is built on the settled and frequently met expectations of whiteness. As one set of researchers found, whites tend to “believe that opportunities are available . . . and that they just need to take advantage of [them]” (DiTomaso, Parks-Yancy, and Post 2003:197). My analysis demonstrates that so settled are the expectations of easy access to capital and opportunities among some whites that to encounter anything less or even have to *imagine* it is itself experienced as a crisis.

Among whites, settled expectations mark not just the outcome of mechanisms of intergenerational capital transmission, but the process itself. Many of my white students’ reflections revealed their sense of the everydayness of the mechanisms that paved their families’ inheritance pathways. This contrasted so deeply with the reflections shared by many of my students of color. Though they were often exceedingly hopeful about their futures, they expressed very few settled expectations built on the assurance of capital access. And for most, almost every expectation hinges on their college education – not just for themselves, but for what they hope they can do for their families’ as well. Even arriving at the position of opportunity was a challenge for many. One Latina woman shared her struggle as a second-generation immigrant:

I think growing up I knew that I had to do what I could to get as many scholarships as I could in order to afford college. It wasn’t always easy causing lots of stress about whether I would get into college, or if I did, if we could afford it. . . . My senior year of high school in 2006, I remember being a stressful time. . . . [I]n late April, we had a scholarship banquet. . . . That night, I was blessed with a little over \$12,000. Later on I found out that I was a recipient of the HSF

(Hispanic Scholarship Fund). . . . This was a huge relief for my family because I know they couldn't afford for me to go to college without all of this financial help.

It seems clear, this student's *desire* for a college education was clearly long-standing; her assurance that she would actually be able to access that education was not. And indeed, only with the assurance of a key institutional-intervention could she and her family settle into any sense of relieved assurance.

As in the white students accounts we see how deeply emotion is wrapped up in the affairs of capital, but in different ways. Another Latino student wrote that in his family he was "the first to go to college, the first to venture off to a different city to realize his dream of becoming someone in the country." In this opportunity rested more than his success. As he wrote, "I am the connection to my future generations." Although he felt quite "blessed" at the opportunity presenting in his acceptance to college, he shared the flip side of this coin: "I see and feel the enormous pressure that rests on my shoulders that others might take for granted or simply not care about." For this student everything hinges on his college success – there is no safety net or buffer. No settled guarantee of success. He, like many other students of color, had a "bright side" view of the matter. As he saw it, the acquisition of wealth was "a ball you must roll over a hill. Getting the ball to the top is the problem, but once you get up there the ball will easily roll down." Sadly, my findings threaten to frustrate his beautiful optimism. He was not deluded at the challenge that lay before him, though. He knew that "lack of wealth, lack of connections and lack of opportunity" presented obstacles to his success, but he felt emboldened: "I choose to fight it. I choose to attend [this university], and ultimately, I

choose to graduate and overcome such adversities.” For this bright young student, his was the moment to generate a new pathway for his family. And yet this pivotal opportunity comes with deep, attendant anxieties. This is not what freedom look likes.

To be certain, at times it was nothing less than heart-wrenching to read not just the tragic historical accounts of so many of my students of color, but even worse, the emotional and oftentimes painful reflections that sat between evidence of their families’ unjust impoverishment and their hopeful dreams. While my white students sometimes produced evidence compelling enough to convince them of their family’s racial privilege, my students of color were often deeply pained and frustrated by the proof of their oppression. They were saddened by many things, including moments where relatives communicated internalized, oppressive beliefs that “the only people we have to blame is our own selves.” My personal reactions were made more intense as I recalled white classmates’ literal, yet “disappointing” plans to perpetuate the “unfortunate side effects” of systemic racism by virtue of their socially reproducing decision-making and actions. Some of these students were not yet ready to come to terms with the roles they played in perpetuating systemic racism; not yet ready to see that “the dilemmas that we face, the predicaments we are in, the quandaries that trouble us as individuals and in families – these, when taken together in sum totals of millions, are often much more patterned socially than they are distinctive to us personally” (Johnson 2006:13). And I know some of them never will be, so settled are they in their sense of the “averageness” of themselves and their families, and often with no racist smoking guns in sight.

To be sure, there is racial ordering to emotions – a different psychic and moral economy required for those who wish to remain unjustly enriched and those burdened by the unjust, white-imposed impoverishment they experience. The troubled emotional responses of students of color contrast deeply to those displayed by some of my white students. Unquestionably, the choice to maintain emotionally-buffering psychic delusions of willful ignorance is just that – a choice white people can make or not. Many white people utilize this privilege in an effort to produce the effects they wish for in the world. People of color occasionally attempt the same, but theirs is not a choice born of racial freedom but is rather the product of the symbolic violence of racial “otherizing.” People of color, as well as women, sexual minorities, and the class-oppressed are often forced into much ugly, everyday emotional labor by virtue of their oppressive circumstances (Evans 2013).

Even more heartrending were the sometimes less-optimistic conclusions from students of color, like Dalana, who we met in Chapter VI. Contrary to the popular discourse communicated about culturally pathological families of color, Dalana shared that her mother “always” stressed that college should be her “number one priority.” She elaborated further:

My parents always taught me that the golden ticket out of poverty was a place in the best college and a degree. I’m not sure anymore if I believe that [any more]. . . . For many of my peers that I sit next to in class, college is . . . a place to play because they have so much to fall back on.

She is no doubt correct, and yet in the end, she resigned to stay hopeful:

My great grandparents spent their lifetime trying to achieve the American Dream and to see that their struggle is only done in vain makes me want to challenge and eventually break this cycle. I want to be able to have my white picket fence,

beautiful yellow and red tulips growing in the yard, nicely mowed yard and be able to look at a sea of different color faces when I look out into my neighborhood.

Dalana's persistence is built not on capital-supported expectations of success, but on the capital-deprived resilience of people of color. Families of color have long worked to build pathways that grow like weeds through cement. Their committed and often deeply creative efforts stand as a true testament to the human spirit that resides in the one family from which we all descend.

Portia, a young black woman, had gathered illuminating information from her interview with an aunt, like Chelsea who we met at the beginning of this chapter. Unlike Chelsea, however, Portia wrote that her conversation with her aunt left her feeling "an even heavier burden" on her "already preoccupied shoulders." Chelsea shared that when she had asked her aunt what she thought their "greatest successes and failures" were, "her immediate response was a long pause." Portia continued:

In moments of inquiry, a pause can hold great weight and has the power to validate assumptions. Mine was that maybe we, as a family had no true successes or failures. If the opportunity never arose for a gamble to be made in the stride to be successful, how could there be a failure? I repeated this question in my mind until my [aunt] broke my train of thought. My grandfather passed away shortly after buying a truck of some sort. My grandmother was thirty-six years old, pregnant with her twelfth child and caring for a terminally ill one. His intentions were to start a family business that could be carried on by his sons, the Bentley men. It was to be called Bentley Trucking Services but with his tragic death that dream was lost in the shadows.

Portia's story is by now a familiar one. There was no safety net to catch her grandmother and her family. Theirs is a personal story of family crisis. But these are also personal stories set within communities of other personal stories, patterned in similar ways and

shaped by the residential segregation so familiar to communities across America. Portia spent time reflecting on this as well:

Growing up in the Jim Crow, rural south near Jasper, Texas, there was not much to offer a black man and simply living life was practically a death warrant . . . the majority of my uncles went into the US military to serve. The education system in [our nearby town] remained segregated into the 1970s. My aunts and uncles walked 2 miles from my grandmother's home to a brick red community gymnasium. The same gymnasium hosted my [aunt's] wedding reception decades later and today, its symbolism of inequality in the opportunity of education stands as a ghost . . . whose translucently unmistakable frame physiques the everlasting outcomes still occurring. . . . Even today the education provided there is mediocre . . . My younger cousins may never have the opportunity to receive the education they deserve.

Make no mistake; the sum totals of millions of personal stories set within many communities over many generations are the stories of a nation. Portia asked her aunt, and her mother who had now joined the conversation, what she thought about how race had impacted their family's history. Like Chelsea's aunt, Portia's family had a testimony as well, but it was far from evasive and sideways:

When the question regarding race and class was asked, my mother and aunt [shared their] belief that growing up in the era and area they did had everything to do with where our family's failures emerged and their lack of power to change what had already been structured for hundreds of years prior. How could one succeed in a society that's foundation is built and authenticated on the basis of the minorities' failures?

Portia's deeply insightful conclusion was the stark reality that she and many other students of color had to face in conducting their family research projects. In perfect rhythm, Portia committed to the side of optimism, titling her paper "A Hope for Change." Some will suggest that even though inherited assets are "non-merit" sources of wealth, they were originally acquired through merit-based processes. Stepping back in



history, and walking the collective, but often contrasting pathways of my student's intergenerational trajectories, marks the deep flaws of this white logic.

The project completed by my students was initially designed on with their pedagogical benefit in mind. I hoped it might disrupt any hallucinations that might sit among my students, particularly my white students. I thought perhaps it could shake at least some of them in their delusions, so that, even if they continued to willingly comply with reproducing race and whiteness, their psychic comforts might be a little worse for the wear, a little less helpful on the journey. For many it did. I must deeply thank all of my students for their important work, and the willingness among so many to confront what are unquestionably difficult matters. I thank so many, too, who shared not only their personal family stories, but also their private and often powerful reflections. I share their stories here now, with my own analysis, in the hope that we might together damage and disrupt the hallucination of so many others, and throw some small intellectual wrench in the massive socially reproducing machinery of whiteness.

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## APPENDIX A

### FAMILY RESEARCH PROJECT ASSIGNMENT PROMPT

Last Updated (02/15/2011)

For this assignment you will be tracing the intergenerational transmission of wealth and capital within your family. Trace back your family lineage as far as you can. You should focus on your family's growth and development in the U.S., but please feel free to include information on pre-immigration experiences and opportunities as available or relevant (this is likely to be most relevant for people whose families have immigrated more recently). Depending on what information is available within your family, you may choose to focus on one "branch" of your family tree in fine detail, or several branches in more general detail. You will likely want to interview one or more members of your family to access information. Of course, if there are informal written histories of your family, please feel free to consult those as well.

The goal for your research is to investigate and discuss the intergenerational transmission of wealth and capital within your family. Explain how your family may or may not have been able to secure and pass along financial and other types of resources. Pay specific attention to structural influences that fostered or inhibited wealth and capital accumulation and transfer. Some specific examples of resources to ask about include: land or other property; substantial marriage gifts (e.g., down payment on a home); access to education (e.g., attending private school, moving to a better neighborhood to access better educational opportunities, being subject to legally segregated education); family gifts, inheritances and/or loans; social networks with connections to jobs or other resources; paying or assisting with the cost of college, purchase of a car; providing housing or money after high school; payment of insurance, etc. Investigate, too, if your family took advantage of (or was denied) access to governmental or other formal programs that would facilitate this process (e.g., acquiring land through the Homestead Act or other land grant programs, GI Bill of Rights housing and/or educational support, etc.). If there is a known family history related to slavery you should analyze the role that may have played in this process as well. And, you may also want to consider other relevant aspects of the social context that might have influenced this process of intergenerational transmission of wealth and capital – for example, as we have read, during legal segregation whites and people of color were often subject to different types of labor and/or wage scales. Finally, you might also consider asking family members how they explain your family's successes or failures. Do they think race has played any role in those success or failures?



Utilize the course material to analyze your family's history and connect it to the larger issue of systemic racial inequality. Part of your paper should address your thoughts and reflections on the topic – in other words, what are you “taking away” from your research? What does your research “illuminate” for you, with respect to the topics we've been investigating?

## APPENDIX B

### CATEGORICAL CODING GUIDELINES

Final Version (05/08/2012)

- FAMILY RELATION KEY

Specific relation should be indicated for people in the student's DIRECT LINE of ancestry (FM, GFM, GGFM, GGGFM, etc.); siblings should be indicated as B/S = Brother/Sister; all others (uncles/aunts, unidentified great relatives, family friends) should be indicated as O = Other

- TALLYING "COUPLES"

Matters undertaken by "couples" (e.g., buying a home, living as a married couple rent-free in someone else's home) will be counted as single instances (i.e., tallied as one occurrence of the particular matter of interest) and specified as FM (for father and mother), GFM (for grandfather and mother), etc.

- LOOK FOR 'OBJECTIVE' ASSERTIONS – STATED AS FACT

EG: "my school was all-white", "my mom and dad both earned their college degrees"

NOT: "I *assume* my relatives made money as sharecroppers;" "It is *likely* that..."; "My aunt *speculated* that"

- WATCH FOR IMPLIED and/or 'LAYERED' but also OBJECTIVE EXAMPLES

Be cautious not to miss implied examples that should be tallied, or situations where a student is explicitly highlighting one tally example, but another OBJECTIVE (i.e., stated as fact) example can be inferred.

Example 1: student writes "Being able to secure a decent job and maintain wealth in the family has aided in sustaining the tradition of sending kids to college in my family" – we should assume the family paying for college here is implicit and thus should tally this as "Paid For by Family" under "Source of Funding for Student's College"

Example 2: student writes that a relative earned a law degree – this should be tallied as "Earned Advanced Degree," but since an advanced degree requires (and thus

implies) a college degree, this should also be tallied as well (i.e., Earned College Degree I; Earned Advanced Degree (I))

Example 3: student writes GF “worked at his great-uncle’s construction company” demonstrating he “utilized a family social network” to acquire a job. Although the student is highlighting the example of a social network here, it is also implied that the uncle owned a business that should be tallied as well (i.e., Social Network – To Acquire Job (I / GF); Owned/Bought Business (I / O))

Example 4: student writes that GF received a GI Bill loan to purchase a home. Although the student is highlighting the example of a military-related loan here, it is also implied that the GF purchased a home – this example should be tallied, then, under both Federal/State/Military Formal Programs – GI Bill Land/Housing (I / GF); as well as under Home/Land/Property Ownership – Bought/Own Home (I / GF) (\*Note: This is one of the few cases where we will “double-count” an asset; similarly, if one receives GI Bill Educational funding and earns a degree through that we should tally in both places)

Example 5: student writes that father “intentionally moved our family into a middle class neighborhood” and describes why – although it may be IMPLIED that this involved owning a home in said neighborhood, unless the student explicitly asserts home ownership it should not be tallied

Example 6: student writes that their family owned land, but never references a owning a home on the land. Although it may be implied that owning land means a family also owns a home, we will only tally a home if they explicitly state home ownership.

Example 7: Student writes “my paternal grandparents gave my parents generous gifts for several years to help with the grandchildren’s college education.” This should be tallied both as an money inheritance (ACTUAL INHERITANCES – Money II, FM), but also under EDUCATION (Earned College Degree, O; and “Family” as “Source for the Student’s College Funding”)

- **PAID FOR BY FAMILY**

When item asks you to indicate this by relation that means you should indicated who had it PAID FOR (as opposed to who did the paying)

- **OPERATIONALIZING ‘INHERITANCES’**

For the purposes of tallying, “Inheritances” will include anything handed down (1) after the death of a relative (e.g., land, businesses, money, stocks, etc., in a will or otherwise) AS WELL AS (2) those gifts passed down from one living relative to

another living relative (e.g., a relative receiving down-payment help on a home purchase, receiving money as a wedding gift, having a trust-fund set up in one's name by another relative, a non-dependent adult receiving a monthly stipend). This holds for both Actual and Expected Inheritances.

Note: Generally speaking, if a student reports that a relative “inherited” something (e.g., money, land/home) after the death of their SPOUSE we will not tally this as an inheritance (e.g., “my grandmother inherited the house after my grandfather died”). In the case of property, the original land/home ownership should be tallied, so this is not an inheritance in the same sense as passing from one nuclear family unit to another (across generations, between generations). The one exception to this would be something that gets activated UPON death (e.g., a spouse's life insurance – see below; certain mortgage forgiveness policies, etc.) – these matters can and should be recorded as inheritances.

- TALLYING ‘LIFE INSURANCE’

There is no separate column for life insurance – reports of life insurance should be recorded as either ACTUAL INHERITANCES - MONEY (in cases where a relative has passed away and someone has received the life insurance money from their death) or EXPECTED INHERITANCES - MONEY (in cases where a relative owns or has purchased a life insurance policy for someone still living)

- TALLYING UNSPECIFIED ‘WEALTH’

Inheritances (actual, expected) that are specified only as “wealth” should be counted as a “Money” (e.g., student reports “Both of my parents received wealth from previous generations” should be tallied under ACTUAL INHERITANCES – Money (II / F, M).

- ‘OWNERSHIP’ SECTIONS

The 3 sections that cover “ownership” (Home/Land/Farm/Property Ownership, Business Ownership, and Stock/Bond Ownership) should be used to tally only those assets NOT REPORTED as INHERITANCES – in other words we will not double-count assets (e.g., if a person inherited a business it is tallied only as “Actual Inheritance - Business” and not also in “Business Ownership.”

- TALLYING UNDER ‘BOUGHT / OWN HOME’

In the Bought / Own Home section of Home/Land/Farm/Property Ownership, the “2 or More” category should be used both for instances where (1) a family owns two homes simultaneously, e.g., a primary residence and a vacation home; as well as when, (2) a family bought/owned one home and then moved to a second home

- TALLYING “HOMES” vs. “LAND”

While owning a home necessarily implies also owning “land” (if nothing else, the property the home is located on), we will only double-count this under two conditions: (1) When the student somehow indicates the land is significant in amount; (2) when the student specifically indicates the family owned a home AND land (which implies a significant parcel).

For our purposes, land will be considered “significant” if the student specifies an amount that is an acre or greater; or, if the student uses language that implies a large parcel (e.g., describes the land as “significant,” “large,” “sizable,” “appreciable,” “substantial,” “valuable” etc.).

- TALLYING FARMS, “RANCHES” and “FARMS” vs. “PLANTATIONS”

Farms should be counted as land (as opposed to businesses or homes).

“Ranches” should be tallied as a type of farm.

Additionally, If a student indicates the family owned a “plantation” specifically (assuming this is referencing the antebellum period), that should be tallied only under SLAVERY CONNECTIONS as “Owned Planation;” not as (or in addition to) HOME/LAND/FARM PROPERTY OWNERSHIP.

- BUSINESS OWNERSHIP

There are two categories under Business Ownership: (1) BUILDING/STARTING BUSINESS – this is for people who began a business “from scratch;” and, (2) BOUGHT/OWN BUSINESS – this is the more “general” category for people who purchased a business that was already established, or if it just noted that a person owns a business, but there is not statement as to where it originated from. In general, if something is profit-generating it should be considered a business for the tally (the one major exception being farms/ranches which (as noted above) have their own tally section).

Example: student reports that GGGF constructed a skyscraper that both housed offices for his companies and included “first-class rental space” (i.e., generated profits from tenants). This should be tallied under BUILDING/STARTING BUSINESS.

Also, be attentive to slavery-era businesses that might not be explicitly stated as family “businesses” – for example, if a student discusses the family owned “saw-mills,” “grist-mills,” “rum distilleries,” during the slavery era those should be tallied under one of the above BUSINESS OWNERSHIP categories.

- **INFERRING SOCIAL NETWORKS**

Pay close attention to examples where someone receives “help” from the people/groups they know or are otherwise linked to socially – sometimes students explicitly state when social networks are used to gain some benefit (e.g., a job, loan, useful information); sometimes we must infer the benefits of social ties; for example, when a student describes how one relative learned a trade (e.g., airplane mechanics, building weaving mills) from someone else – this should be tallied under “USE OF SOCIAL NETWORKS” as “For Educational/Vocational Opportunities/Purposes”)

- **TALLYING MULTIPLE SOCIAL NETWORKS**

Social networks should be tallied every time a network is used for an independent matter. This means you will tally multiple social networks if the person uses the same network link for two different matters (1 network / 2 matters = 2 tallies). There may also be some cases where a person uses more than one network for the same matter (2 networks / one matter = 2 tallies)

Example 1: student reports that father got a loan for a car because his friend’s dad worked for a bank and “fudged some numbers” for he would qualify for the loan. His friend’s dad then hired him to work for him so he’d have the money to make the loan payments. This is an example of 1 network / 2 matters = 2 tallies. One under Use of Social Networks – For Loans (I) and one For Jobs (I)

Example 2: student reports that parents were able to start a business using social contacts they made through their previous jobs (1<sup>st</sup> social network) that helped them in the process; and because a friend of the family introduced them to the person they bought their business property from (2<sup>nd</sup> social network). This is an example of 2 networks / one matter = 2 tallies. Two under Use of Social Networks – To Build Business (II)

- **TALLYING “LOANS” BETWEEN FAMILY MEMBERS**

When the student notes that one family member (or family members) loaned money to another (or others) (e.g., for a house down payment, to buy a car, etc.) we will tally this under “SOCIAL NETWORKS” / “TO GET LOAN” (since it is a benefit derived through the social network, allowing the loanee to bypass the bank loan process, usually avoid higher interest rates, or repayment fees altogether, etc.).

NOTE: IF the student notes that the loan was made but SPECIFIES that the loan was never paid back, we will also tally this as an “ACTUAL INHERITANCE” / “MONEY”

- ‘OTHER MISC FINANCIAL ‘GIFTS’’ SECTION

The “Other Misc Financial ‘Gifts’’” Section should be used as something of a “catch-all” for tallying examples where one relative received a financial gift/financial assistance from another relative for those matters not recorded elsewhere (e.g., a student who reports her parents bought her a car; a student who reports that his parents’ wedding was paid for by his grandparents, etc.)

- TALLYING LIVING ‘RENT-FREE’

Tally “Allowed to live with family / in family property ‘rent-free’’” only for individuals/families if such people would normally be assumed responsible for independently paying housing/living costs (e.g., couples that are newly married, students graduated from college, etc.). Do not tally under this section for people who would “reasonably” be allowed to live with family without the expectation that they contribute financially to the household (e.g., an elderly relative who has moved in with family during old-age, a student who is currently enrolled in college)

- COUNTING UNSPECIFIED PLURALS, ‘MONEY’ and ‘GENERATIONS’

When the student uses a plural phrase like “siblings,” “several relatives”, etc., without indicating how many this refers to, we will tally those conservatively as two.

Example 1: student writes “Alexius’ ... daughters were each given \$1000 when they married” - tally as two instances of money inheritance (i.e., II)

Example 2: student writes “my family is now made up of doctors, lawyers, insurance agents, business owners, and bankers” – tally under Education as Earned College Degree (II / O, O) and Earned Advanced Degree (II / O, O)

Similarly, if a student generically reports that “money has been passed on in wills” without specifying how many inheritance transfers took place, or that an asset was “multigenerational” or passed from “generation to generation” without specifying how many generations this pattern included, we will count it conservatively as the transfer of an asset/assets from ONE generation to ONE other generation. If it can be inferred more specifically, we will attempt to do that.

Example 1: student reports “much was saved over the last few generations and that money has been passed on in wills” – tally under ACTUAL INHERITANCES – MONEY (I)

Example 2: student reports that farm land was passed from “generation to generation” in her family – tally under ACTUAL INHERITANCES – LAND/FARM (I / 1 Prop)

- SHARECROPPING / ‘TENANT FARMING’ HISTORY

“Tenant Farming” should be recorded as sharecropping. Any instances where the student explicitly describes the family farming land that was not owned by the family but was being “rented” or suggests a similar renting situation should be considered sharecropping.

- TALLYING MULTIPLE GI BILL

Every time GI BILL is used for a separate matter we will tally it as an instance of GI Bill. This includes when the same individual uses the same GI Bill category of assistance more than once. For example, if a student writes that someone got GI Bill Educational Funding and used it to get a college degree, and then went back and got an advanced degree, also on GI Bill, we will tally it as GI Bill - Education (II)

- OPERATIONALIZING ‘HELP’

Occasionally student use the vague language of “help” to describe what could be potential examples of wealth/capital. To the greatest extent we will refer to contextual clues to determine when the help includes wealth/capital examples that should be recorded.

Example 1: student reports that her father "helps extended family members when they need financial assistance." Money transfer is implicit in this example – tally under ACTUAL INHERITANCES – MONEY (II O, O) (using the conservative two “unspecified plurals” rule)

Example 2: After detailing her family immigrating to the U.S. with hardly any money, student writes that an uncle "helped" her parents get a car when they first arrived. Given their lack of money, we will assume this probably includes some level of financial assistance and thus record it in CARS PURCHASED/PAID FOR (I FM)

Example 3: Student writes that a family member “helped her parents find a house in a nice neighborhood.” We will not assume this means that the relative bought her parents a house, and absent clues that suggest this included financial help we will tally this as SOCIAL NETWORK – TO BUY LAND/HOME (I)

- TALLYING ‘DEBT’

Debt will be tallied when the student specifically indicates that a family member is “in debt,” for example, using phrases like “my mom has a lot of debt,” “my parents acquired significant credit card debt,” etc. This column is not intended to capture all forms of literal debt that might be reported (e.g., taking on a house mortgage is literal debt); it is instead meant to capture reports of problematic debt for the family.



Anticipation of debt (e.g., a student remarking that they will have college loans to be paid off) should not be recorded as debt. Similarly, generally speaking college loan debt should not be recorded as debt unless it meets the above criterion (e.g., if a student writes something like “my sister has overwhelming college loan debt and it’s caused problems on credit reports”).

- TALLYING UN-RELATED ‘OTHERS’ (O)

Generally speaking the designation of O is used to capture the reports of wealth/capital for extended family relations (i.e., aunts/uncles, cousins). Occasionally, however, a student will report information about an unrelated friend/associate of the family. While we can use the O association to record these examples in white student accounts, if a student of color reports something about a white friend/association we will not tally for O in these instances (as it would contaminate the data for families of color).